









सत्यमेव जयते

**REPORT**  
**ON**  
**FAMILY LIVING SURVEY**  
**AMONG INDUSTRIAL WORKERS**  
**1958-59**

**BARBIL**

**LABOUR BUREAU**  
**MINISTRY OF LABOUR**  
**EMPLOYMENT AND REHABILITATION**  
**(DEPARTMENT OF LABOUR AND EMPLOYMENT**  
**GOVERNMENT OF INDIA**





## PREFACE

In pursuance of the recommendations of the Rau Court of Enquiry, Family Budget Enquiries were conducted on uniform lines in selected industrial centres in India during 1944-46 by the Government of India with a view to constructing and maintaining reliable Consumer Price Index Numbers for different centres. With the passage of time the consumption pattern of working class had undergone considerable change and it was felt that the existing Consumer Price Index Numbers should be revised on the basis of new weighting diagrams. It was, therefore, decided by the Planning Commission that fresh Family Living Surveys in 50 important industrial centres (factory, mining and plantations) based on the latest scientific principles should be conducted during the Second Plan period. This task was entrusted to the Labour Bureau, Ministry of Labour and Employment. A Working Group consisting of representatives of Indian Statistical Institute, National Sample Survey, Central Statistical Organisation and the Labour Bureau was accordingly set up for deciding all technical details for the planning and conduct of the Enquiries. The Enquiries were conducted in 1958-59 in accordance with the recommendations of the Technical Advisory Committee on Cost of Living Index Numbers set up by Government and keeping in view the principles laid down by the I.L.O.

2. Unlike the 1944-46 Enquiries which mainly consisted of collection of data on Income and Expenditure of working class households, the scope of the 1958-59 Enquiries was enlarged so as to include a study of other aspects of the Level of Living in addition to Income and Expenditure.

3. The collection of data was entrusted to the National Sample Survey during its 14th round (except for Bombay Centre and Centres in West Bengal where the field work was done by I.S.I. Field Branch) and tabulations relating to Family Budget data to the Indian Statistical Institute, Calcutta. The drafting of the Reports and the tabulation of data relating to Level of Living were the responsibility of the Labour Bureau.

4. This report relates to the Enquiries conducted in Barbil centre. A General Report dealing mainly with the technical aspects of the Enquiries is being brought out separately. The present Report consists of two Parts. Part I contains a discussion of Family Budget data while part II analysis data relating to other aspects of the Level of Living.

5. The primary responsibility of drafting this report devolved on Shri B. P. Guha, Research Officer, assisted by Shri M. Gangadharan, Investigator Grade I, under the guidance and supervision of Shri K. N. Vali, Deputy Director. My thanks are due to the National Sample Survey, the Indian Statistical Institute, the Central Statistical Organisation, the State Governments and the various Employers' and Workers' Organisations for their kind co-operation in the conduct of the Enquiries. Thanks are also due to the working class households but for whose active co-operation it would not have been possible to collect the requisite data relating to the various facets of family living.

6. The views expressed in this Report are not those of the Government of India.

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LABOUR BUREAU

CLEREMONT, SIMLA-4,

*Dated the 22nd December, 1966*

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**PART I**  
**(FAMILY BUDGET)**

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## CHAPTER 1

## SCOPE AND METHOD OF THE SURVEY

1.1. *Family living study*

Family living studies aim at the collection and analysis of data on consumption pattern and other aspects of living conditions in respect of families of a specified population group. The surveys conducted for this purpose provide scope for the collection of a wide range of data from the families. When attention is focussed on a limited aspect only, the surveys become specialized surveys, such as family budget surveys, where the bulk of the data collected relate to consumption expenditure. Other illustrations of such specialised surveys are food consumption surveys, health surveys, labour force surveys, demographic surveys, education surveys and housing surveys. Although in each case the specialised survey lays emphasis on a particular problem, some more general information, such as the economic status of the family, is frequently included in order to facilitate the analysis of the data collected during the specialised surveys. In recent years the tendency has been to widen the scope of family living surveys to multi-subject surveys laying equal emphasis on a broad spectrum of data, combining two or more major topics such as family characteristics, income, employment, education, housing, nutrition, health, etc. Through such multi-subject surveys, family living studies can be put to manifold uses. These may be used to provide material for research into the behaviour patterns of different groups of the population. They can also supply the basic data needed for policy-making in connection with social and economic planning which may include the establishment of norms or the determination of needs, in preparation for social and economic measures, as well as for the assessment of the impact of policy decisions already applied in implementing welfare programmes. In developing countries like India which are engaged in planning programmes, the data collected through family living surveys can be used to fill gaps in the existing information and to provide checks on the completeness of the existing data.

In its widest sense, a family living survey should yield data for an analysis of the level of living of a particular population group. An idea of the spectrum of data needed for such an analysis can be had from the following main components of the level of living given by the U. N.



Committee of Experts on International Definition and Measurement of Standards and Levels of Living, 1954\*.

- (i) Health, including demographic conditions ;
- (ii) Food and nutrition ;
- (iii) Education, including literacy and skills ;
- (iv) Conditions of work ;
- (v) Employment situation ;
- (vi) Aggregate consumption and savings ;
- (vii) Transportation ;
- (viii) Housing, including household facilities ;
- (ix) Clothing ;
- (x) Recreation and entertainment ;
- (xi) Social security ; and
- (xii) Human freedoms.

In conducting the family living surveys in this country during 1958-59, *inter alia*, in Barbil, an attempt was made to cover many of the components given above. At the same time, the object of deriving a weighting diagram for new series of consumer price index numbers for the respective centres was kept in view. For the latter purpose, the relevant data are those which are usually covered in a specialised family budget survey. In this Report, the data on family budget survey have been discussed separately in Part I and the data collected on other components of level of living have been presented in Part II.

### 1.2. *Description of the survey*

This survey in Barbil was part of an integrated scheme of family living surveys conducted during 1958-59 among industrial workers at 50† important factory, mining and plantation centres under the Second Five Year Plan. The details regarding origin, scope, design, etc., of the present surveys will be published in a separate report, as they happen to be common for all the 50 centres. A few important details are, however, discussed here briefly in order to bring out the significance of the data for Barbil centre presented in this Report.

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\*Report on International Definitions and Measurement of Standards and Levels of Living, (U.N.) 1954.

†A list of 50 centres is given in Appendix I.

### 1.21. *Organisation of the survey*

The working class family living survey was sponsored by the Labour Bureau, Ministry of Labour and Employment, Government of India. The technical details of the survey were worked out under the guidance of the Technical Advisory Committee on Cost of Living Index Numbers consisting of the representatives of the Ministries of Labour and Employment, Food and Agriculture and Finance, the Planning Commission, the National Sample Survey Directorate, the Department of Statistics (C.S.O.), the Indian Statistical Institute and the Reserve Bank of India. The field work was entrusted to the Directorate of National Sample Survey, and processing and tabulation of data collected in Schedule 'A' (Family Budget) to the Indian Statistical Institute, Calcutta. The tabulation of data collected in Schedule 'B' (Level of Living) was done in the Labour Bureau. Analysis of the data, publication of reports on the results of the surveys and construction and maintenance of new series of Consumer Price Index Numbers were the responsibilities of the Labour Bureau.

### 1.22. *Definition of a working class family*

A working class family was the basic unit of the survey. A family was defined in terms of sociological and economic considerations as consisting of persons :

- (i) generally related by blood and marriage or adoption ;
- (ii) usually living together and/or served from the same kitchen ;  
and
- (iii) pooling a major part of their income and/or depending on a common pool of income for a major part of their expenditure.

Relatives and friends, besides wife and children, living with the family and depending on the common family pool for their expenditure were considered family members. On the other hand, domestic servants and paying guests were generally excluded from the concept but they were taken to constitute separate families within the household. Care was taken to include temporary absentees such as family members on tour or on visit to relatives or friends or in hospital. Casual guests were not considered to be family members even though they might have stayed with the family for a fairly long period. In a messing group, where the members pooled a part of their income only for messing, generally each member was treated as a separate family.

A working class family was defined as one which derived 50 per cent. or more of its income during the specified calendar month through

manual work in a factory, mine or plantation covered by the Factories Act, 1948, the Mines Act, 1952 or the Plantations Labour Act, 1951, as the case may be. The survey in Barbil, which was a mining centre, covered families deriving a major part of their income from manual employment in registered mines only. Manual work was defined on the basis of classification of occupations. Thus, a job though essentially involving physical labour but requiring a certain level of general, professional, scientific or technical education was classified as 'non-manual'. On the other hand, jobs involving physical labour but not requiring much of educational (general, scientific, technical or otherwise) background were treated as 'manual' work.

### 1.23. *Design of survey*

Two types of sampling methods, *viz.*, tenement sampling and pay-roll sampling were followed for getting down to the ultimate units of the family living survey, *viz.*, the families. The choice between the two methods depended upon operational convenience. Thus, at a centre where working class population was concentrated in definite areas, which could be located and demarcated without much difficulty, tenement sampling was followed. On the other hand, if the working class population in a centre was found to be loosely dispersed, the pay-roll sampling became operationally more convenient and economical. On the basis of a preliminary survey conducted in December, 1957—February, 1958, it was decided to adopt pay-roll sampling and the list of 47 registered mines for the year 1957 situated within a radius of 25 miles around Barbil was used as the sampling frame. 'Barbil Depot', the place where all the mine-owners of Barbil stock the ores and load it to the railway wagons, was also included in the sampling frame.

The sample size for a centre was determined on the basis of the number of industrial workers, the type of sampling followed, the workload manageable by an Investigator, and the required precision of weights to be derived from Schedule 'A' for consumer price index numbers. The sample size for Barbil was 240 families to be canvassed for Schedule 'A' and 60 for Schedule 'B'.

The two samples drawn for Schedules 'A' and 'B' were mutually exclusive because canvassing of both the schedules from the same sampled families would have caused fatigue both to the Investigators and informants. The whole sample was staggered over a period of 12 months evenly so as to eliminate the seasonal effects on the consumption pattern. The selection of sample was done in two stages. In the first stage groups of establishments were selected and in the next stage workers were selected.

The mines were classified into 3 classes by their output—Class 'A' consisting of mines having output above 1,000 tons, Class 'B' between 200 and 1,000 tons and Class 'C' below 200 tons. The mines were arranged by class and within each class by number of workers employed. Two independent samples of 12 mines each were selected systematically with probability proportional to number of workers employed. The mines in each sample were paired in a systematic manner before allotting the pairs to the months of survey. The ultimate sampling unit, a working class family, was approached through the pay-rolls of the establishments. The up-to-date and complete lists of workers entered in the pay-rolls of each sampled establishment were drawn up. Within each establishment any available arrangement by sections, grades or types of work was retained and from the pay-rolls of the establishments in a cluster a simple systematic sample of 25 workers was drawn of which 5 workers were selected by simple random sampling for Schedule 'B' (Level of Living) and the remaining 20 were taken for Schedule 'A' (Family Budget).

#### 1.24. *Period of survey*

As mentioned earlier, the survey was designed to cover a period of 12 months at each centre. The period for the working class family living survey at Barbil centre was August, 1958 to July, 1959.

#### 1.25. *Method of survey*

The 'Interview Method' was followed for the collection of data as a large proportion of the population covered consisted of illiterate workers who could not be expected to reply to mailed questionnaires or to maintain accounts. Moreover, the questionnaire covered a wide range of subjects, accurate replies to some of which could not be had without explaining in person the significance of the questions to the respondents.

#### 1.26. *Difficulties in the collection of data*

The employers and employees evinced keen interest in the survey and extended full co-operation to the Investigators of the Directorate of National Sample Survey, who were entrusted with the field work. It took three to four hours to complete Schedule 'A'. The detailed itemised break-down of consumption and expenditure in many of the blocks, *e.g.* clothing, medical care, personal care, education and reading, recreation and amusements, transport and communication, subscription, personal effects, taxes and interest was quite irksome to the workers. Information on the consumption of liquor and other intoxicants was furnished by the workers with great reluctance.

## CHAPTER 2

### ECONOMIC BACKGROUND OF THE CENTRE

#### 2.1. *Introductory*

Barbil is located in Champua Sub-division of Keonjhar district of Orissa, its latitude being 22° 7' North and longitude 85° 23' East. With a population of about 19 thousands, Barbil is one of the most important industrial centres of Orissa specially for mining of manganese and iron.

#### 2.2. *Working class areas*

The working class population at Barbil is scattered within a radius of 25 miles around the centre and the important working class localities are :

- (i) Nalda
- (ii) Thakurani
- (iii) Matkambeda
- (iv) Ulipur
- (v) Hyerpur
- (vi) Bolani

#### 2.3. *Working class markets*

The market patronised predominantly by the working class population in Barbil area, is the Barbil market and this market was selected for the collection of retail prices for the new series of Consumer Price Index Numbers for the Barbil centre.

#### 2.4. *General characteristics of working class population—survey results*

##### 2.41. *Industries*

According to the survey, the estimated number of working class families (as defined for the purpose of the survey) in Barbil was about nine thousand. The estimated number of employees in these families was about fourteen thousand. A distribution of these employees by industries and in each industry by sex and adults/children is given in the following table. In column 7, average monthly income per employee from paid employment in different industries, as reported by the families is also given.

TABLE 2·1

*Distribution of employees (including apprentices) by industries and other details*

Industry	Percentage distribution of employees by sex and adults/children				Total number of employees (estimated)	Average monthly income per employee from paid employment (Rs.)	Number of employees *(unestimated)
	Men	Women	Children	Total			
1	2	3	4	5	6	7	8
Mining of iron ores ..	59·72	39·45	0·83	100·00	3,302	35·05	119
Mining of manganese	52·17	47·51	0·32	100·00	9,654	41·54	292
Wholesale trading in all kinds of transport and storage equipment	50·00	50·00	..	100·00	362	40·98	14
Rest .. ..	52·72	44·04	3·24	100·00	579	12·97	16
All .. ..	53·93	45·52	0·55	100·00	13,807	39·06	441
Number of employees (unestimated) ..	228	209	4	441	..	..	..

\*Unestimated figures stand for sample totals and estimated figures are the population estimates derived from the sample totals. This is how the expression will be used in all other tables of Part I of the Report. Where nothing is mentioned, the figures should be taken as "estimated figures".

Of the total employees, about 69 per cent. were employed in mining of manganese and about 24 per cent. in mining of iron ores. Women employees constituted about 46 per cent. of the total and were employed in almost all the industries listed in the table. The proportion of children (up to the age of 14 years) was very small.

The average monthly income per employee from paid employment was Rs. 39·06.

#### 2·42. Occupations

Table 2·2 gives, by major occupations, the percentage distribution of employees by sex and adults/children, total number of employees and average monthly income per employee from paid employment.

TABLE 2·2

*Distribution of employees (including apprentices) by occupation and other details*

Occupation	Percentage distribution of employees by sex and adults/children				Total number of employees	Average monthly income per employee from paid employment (Rs.)	Number of employees (unestimated)
	Men	Women	Children	Total			
1	2	3	4	5	6	7	8
Miners .. ..	51·39	48·17	0·44	100·00	7,074	35·59	250
Miners and quarrymen	44·80	55·20	..	100·00	1,154	33·97	25
Miners, etc., not elsewhere classified ..	41·21	58·79	..	100·00	848	36·57	21
Loaders and unloaders	48·57	51·43	..	100·00	1,701	37·49	59
Rest .. ..	69·43	29·09	1·48	100·00	3,120	50·32	86
All occupations ..	53·93	45·52	0·55	100·00	13,897	39·06	441
Total (unestimated) ..	228	209	4	441	..	..	..

A majority (about 51 per cent.) of the employees were employed as miners. The average monthly income from paid employment per employee was the highest in case of occupations classified as "rest".

#### 2·43. *Nature of employment and type of settlement*

The percentage distribution of employees by number of days worked during the month, classified by (a) regular and casual and (b) settled and not settled, is given in Table 2·3. A settled person was defined as one who had permanently settled down at the place of survey, i.e., who had no enduring connections with his native place and had developed sentimental and permanent attachment to his present place of stay.

TABLE 2·3

*Percentage distribution of employees (including apprentices) by nature of employment, type of settlement and number of days worked*

Number of days worked during the month	Nature of employment		Type of settlement		Number of employees (unestimated)	
	Regular	Casual	All	Settled	Not settled	
1	2	3	4	5	6	7
0 .. ..	2·13	2·47	2·25	2·09	3·03	9
1—7 .. ..	0·30	0·65	0·42	0·52	..	2
8—15 .. ..	0·84	4·53	2·17	2·45	0·87	10
16—19 .. ..	1·54	7·02	3·52	3·27	4·67	24
20—23 .. ..	11·99	25·96	17·04	13·08	35·31	99
24—27 .. ..	79·11	55·47	70·58	73·70	56·12	275
28—31 .. ..	4·09	3·90	4·02	4·89	..	22
Total .. ..	100·00	100·00	100·00	100·00	100·00	441
Percentage to total	63·87	36·13	100·00	82·22	17·78	..
Number of employees (unestimated) ..	268	173	441	361	80	..

Of the total employees, about 64 per cent. were regular and the rest 36 per cent. were casual\*.

#### 2·44. *Family income*

The average monthly income per family of the population surveyed was Rs. 70·36. The estimated distribution of families in different income groups is given in Table 2·4.

\*The classification of workers into regular or casual was done on a different basis from the one adopted in the 'Occupational Wage Survey' conducted by the Labour Bureau in 1958-59 where the term 'casual' was used in a more restricted sense.



TABLE 2.4

*Distribution of families by monthly family income*

Monthly family income							Percentage of families to total
Less than Rs. 30	..	..	..	..	..	..	4.12
Rs. 30 to less than Rs. 60	..	..	..	..	..	..	45.27
Rs. 60 to less than Rs. 90	..	..	..	..	..	..	29.84
Rs. 90 to less than Rs. 120	..	..	..	..	..	..	12.13
Rs. 120 to less than Rs. 150	..	..	..	..	..	..	6.03
Rs. 150 to less than Rs. 210	..	..	..	..	..	..	1.70
Rs. 210 and above	..	..	..	..	..	..	0.91
Total							100.00

The modal family income group was Rs. 30 to less than Rs. 60. Only about 9 per cent. of the families had income of more than Rs. 120 per month.

*2.45. Family size*

The average size of the family was 3.34 persons. The estimated distribution of families in the different size groups is given in table 2.5.

TABLE 2.5

*Distribution of families by size*

Family size (Number of members)					Percentage of families to total
Workers living singly constituted about 23 per cent of the total	}	One	..	..	23.26
		Two and three	..	..	35.14
		Four and five	..	..	25.98
		Six and seven	..	..	11.32
		Above seven	..	..	4.30
Total				100.00	

## CHAPTER 3

### FAMILY CHARACTERISTICS

#### 3.1. *Introductory*

Some general details of the working class population in Barbil have been discussed in the preceding chapter. An analysis of the important socio-economic characteristics of the working class families in Barbil as revealed by the survey is presented below.

#### 3.2. *Age, sex and marital status*

Table 3.1 gives the percentage distribution of family members by age, sex and marital status.

TABLE 3.1

*Percentage distribution of family members by age, sex and marital status*

Sex and marital status	Number of members (unestimated)	Age (years)								Total	Percentage distribution of all members
		Below 5	5-14	15-34	35-54	55-59	60-64	65 and above			
1	2	3	4	5	6	7	8	9	10	11	
<i>Men</i>											
Unmarried	209	35.07	45.58	18.60	0.48	..	..	0.27	100.00	25.54	
Married	202	..	..	63.69	33.90	1.31	0.57	0.53	100.00	23.85	
Widowed	10	..	..	16.38	63.38	5.17	10.34	4.73	100.00	1.22	
Divorced	1	..	..	..	100.00	..	..	..	100.00	0.13	
Separated	..	..	..	..	..	..	..	..	..	..	
Sub-group : men	422	18.08	22.94	39.70	17.52	0.74	0.52	0.50	100.00	50.74	
<i>Women</i>											
Unmarried	207	27.33	48.30	24.37	..	..	..	..	100.00	23.09	
Married	199	..	0.30	74.09	24.15	0.90	..	0.56	100.00	22.52	
Widowed	30	..	..	14.29	63.75	8.00	7.79	6.17	100.00	3.44	
Divorced	..	..	..	..	..	..	..	..	..	..	
Separated	2	..	..	..	63.30	36.70	..	..	100.00	0.21	
Sub-group : women	438	12.81	22.77	46.30	15.76	1.13	0.54	0.69	100.00	49.26	
Overall : men and women	860	15.49	22.86	42.94	16.66	0.93	0.53	0.59	100.00	100.00	
Number of members (unestimated)	..	137	188	367	145	12	4	7	860	..	

Taking all the family members living with the families at the centre, 51 per cent. were men and 49 per cent. women. Children of 14 years of age or below constituted about 38 per cent. of the total and persons of 55 years and above about 2 per cent. Of the persons falling in the age-group 15 to 54, about 49 per cent. were men and 51 per cent. women. In this age-group, among men 17 per cent. were unmarried, 80 per cent. married and the remaining 3 per cent. were widowers. Among women in the same age-group 18 per cent. were unmarried, 72 per cent. married and the remaining 10 per cent. were widowed and separated.

### 3.3. Religion and size

Table 3.2 shows the distribution of families by religion and size giving a few more details such as average size of the family and average number of children per family.

TABLE 3.2  
*Percentage distribution of families by religion and size*

Size of family				Religion		All
				Hinduism	Other religions	
1	2	3	4			
One .. .. .	24.18	..	23.26			
Two and three .. .. .	35.13	35.19	35.14			
Four and five .. .. .	25.43	39.93	25.98			
Six and seven .. .. .	11.77	..	11.32			
Above seven .. .. .	3.49	24.88	4.30			
Total	100.00	100.00	100.00			
Percentage of families to total .. .. .	96.19	3.81	100.00			
Average size of the families .. .. .	3.29	4.51	3.34			
Average number of children per family	1.24	2.13	1.28			

### 3.4. Language and size

Table 3.3 shows the percentage distribution of families by mother tongue and size giving a few more details such as average size and average number of children per family.

TABLE 3.3

*Percentage distribution of families by mother tongue and size*

Size of family			Mother tongue			
			Oriya	Other Indian languages	Others	All
1			2	3	4	5
One .. ..	..	..	22.85	21.35	40.39	23.26
Two and three .. ..	..	..	31.50	38.82	15.83	35.14
Four and five .. ..	..	..	23.89	26.05	32.00	25.98
Six and seven .. ..	..	..	11.70	12.54	..	11.32
Above seven .. ..	..	..	10.06	1.24	11.78	4.30
Total .. ..	..	..	100.00	100.00	100.00	100.00
Percentage of families to total ..			25.09	66.87	8.04	100.00
Average size of the family ..			3.67	3.23	3.09	3.34
Average number of children per family .. ..	..	..	1.49	1.21	1.17	1.28

Oriya-speaking families formed about 25 per cent. of the total.

### 3.5. Literacy

The levels of literacy among family members by age and family income classes are presented in table 3.4.

TABLE 3.4

*Percentage distribution of family members in various monthly family income classes by age group and levels of literacy*

Age group and educational standards	Monthly family income class (Rs.)							All
	* <30	30— <60	60— <90	90— <120	120— <150	150— <210	210 and above	
1	2	3	4	5	6	7	8	9
Age less than 5 years								
Below primary								
No education	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
Total	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00

\*The sign ">" in this and subsequent tables denotes 'less than'

TABLE 3.4—*contd.*

	1	2	3	4	5	6	7	8	9
<i>Age 5 years and above</i>									
Illiterate ..	100.00	88.28	91.99	79.72	76.52	91.84	56.07	86.90	
Below primary ..		10.37	5.22	13.76	10.09	2.72	36.61	9.24	
Primary ..			1.35	0.64	4.38	3.49	2.72		1.70
Middle ..				2.15	2.14	9.90	2.72	7.32	2.16
Matriculate ..									
Others ..									
Total ..	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00

No definite relationship between monthly income and level of literacy was discernible. Taking all members aged 5 years and above, about 87 per cent. were illiterate and about 11 per cent. had received education upto or below primary standard.

### 3.6. *Distribution of family members by age, sex and activity status*

Activity status is meant to distinguish among (a) those in gainful employment, (b) those not so occupied but seeking, and if not seeking then available for gainful employment and (c) those not in the labour force. The first major category covers employers, employees, apprentices, self-employed persons and unpaid family labour. The second category includes the unemployed, i.e., persons seeking employment and persons not seeking, though available for employment. The last category comprises pensioners, students, women doing domestic work only, disabled persons, young children, those employed in non-gainful occupations, etc.

For each of the members of the sampled families information was collected on age, sex and activity status as on the day preceding the date of survey. The estimated distribution for all families of the defined working class population group is given in table 3-5.

TABLE 3.5

*Percentage distribution of family members by age, sex and activity status*

Sex and activity status	Number of members (unestimated)	Age (years)							Total	Percentage (distribution of all members)
		Below 5	5-14	15-34	35-54	55-59	60-64	65 and above		
1	2	3	4	5	6	7	8	9	10	11
<i>Male</i>										
Employer	..	..	..	..	..	..	..	..	..	..
Employee	228	..	..	68.98	30.45	0.134	..	0.23	100.00	25.24
Apprentice	1	100.00	..	..	..	..	..	..	100.00	0.06
Self-employed	5	..	..	80.00	20.00	..	..	..	100.00	1.72
Unpaid family labour	1	..	..	..	100.00	..	..	..	100.00	0.12
Unemployed	5	..	11.25	77.54	11.21	..	..	..	100.00	0.58
Not in labour force	182	39.58	50.28	3.95	2.94	1.26	1.14	0.85	100.00	23.02
Sub-group:	422	18.08	22.94	39.70	17.52	0.74	0.52	0.50	100.00	50.74
<i>Female</i>										
Employer	..	..	..	..	..	..	..	..	..	..
Employee	212	..	0.92	76.85	21.53	0.70	..	..	100.00	21.49
Apprentice	..	..	..	..	..	..	..	..	..	..
Self-employed	6	..	..	68.91	31.09	..	..	..	100.00	1.99
Unpaid family labour	3	..	..	50.73	49.27	..	..	..	100.00	0.25
Unemployed	17	..	..	82.15	17.85	..	..	..	100.00	3.01
Not in labour force	200	28.01	48.94	10.30	8.26	1.80	1.19	1.50	100.00	22.52
Sub-group:	438	12.81	22.77	46.30	15.76	1.13	0.54	0.69	100.00	49.26
All	860	15.49	22.86	42.94	16.66	0.93	0.53	0.59	100.00	100.00

It has to be borne in mind that the universe covered in this case was only a particular section of the working class population in Barbil comprising families which derived a major part of their income from employment in registered mines. Naturally, the percentage of unemployed was very small among this section of working class population and persons were either gainfully occupied or not in the labour force. Taking the whole

population, the labour force participation rate was of the extent of about 54 per cent. consisting of gainfully occupied persons and unemployed persons.

### 3.7. Distribution of family members by age, sex and economic status

Economic status is meant to classify persons into earner, earning dependent and non-earning dependant. An earner was defined as one whose income was sufficient for his/her maintenance; an earning dependant as one whose income was not adequate for his/her own maintenance and non-earning dependant as one who earned no income at all and was dependent for his/her maintenance on others.

The estimated distribution of family members by age, sex and economic status as on the day preceding the date of survey is given below.

TABLE 3.6

*Percentage distribution of family members by age, sex and economic status*

Economic status and sex	Number of members (unestimated)	Age (years)							Total	Percentage distribution of all members
		Below 5	5—14	15—34	35—54	55—59	60—64	65 and above		
1	2	3	4	5	6	7	8	9	10	11
<b>Earners</b>										
Male . .	231	..	..	70.34	29.12	0.32	..	0.22	100.00	26.59
Female . .	213	..	0.46	78.86	20.02	0.66	..	..	100.00	22.60
Sub-total .	444	..	0.21	74.25	24.94	0.48	..	0.12	100.00	49.19
<b>Earning dependants</b>										
Male . .	3	..	..	10.93	89.07	..	..	..	100.00	0.64
Female . .	5	..	10.41	7.87	81.72	..	..	..	100.00	0.88
Sub-total .	8	..	6.05	1.15	84.80	..	..	..	100.00	1.52
<b>Non-earning dependants</b>										
Male . .	188	39.02	49.52	5.81	2.47	1.23	1.12	0.83	100.00	23.51
Female . .	220	24.48	42.74	19.07	9.78	1.58	1.04	1.31	100.00	25.78
Sub-total .	408	31.42	45.98	12.74	6.29	1.41	1.08	1.08	100.00	49.29
Total .	860	15.49	22.86	42.94	16.66	0.93	0.53	0.59	100.00	100.00
<b>Number of members (unestimated)</b>										
..	..	157	167	12						

Earners and earning dependants constituted about 51 per cent. of the total; 27 per cent. being males and the remaining 24 per cent. females. Earners and earning dependants mostly came in the age group of 15—54 years. The non-earning dependents, who consisted, mainly of children and females doing household work, accounted for 49 per cent.

### 3.8. *Family size, composition, economic status and earning strength by income*

#### 3.81. *Analysis by family income*

For the purpose of analysis the families have been classified into seven monthly family income classes and five family size groups. The two way distribution of families by income and size is given in table 3.7.

TABLE 3.7

*Percentage distribution of families by family income and family size*

Family size	Monthly family income class (Rs.)							All
	<30	30— <60	60— <90	90— <120	120— <150	150— <210	210 and above	
1	2	3	4	5	6	7	8	9
One ..	83.32	39.19	5.56	3.47	..	..	..	23.26
Two and three	8.34	35.52	41.95	36.38	29.56	..	..	35.14
Four and five	8.34	21.56	29.67	27.08	42.60	69.24	..	25.98
Six and seven	..	3.73	13.52	29.70	12.96	30.76	75.49	11.32
Above seven	..	..	9.30	3.37	14.88	..	24.51	4.30
Total ..	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
Percentage of families to total ..	4.12	45.27	29.84	12.13	6.03	1.70	0.91	100.00

Number of families (un-estimated)

Family income, on the whole, tended to increase with the size of the family and in higher income classes there were a larger percentage of large-sized families. The composition of families by the economic status of members is given in table 3.8.



**TABLE 3.8**  
*Composition of families by economic status*

Category of members	Average number of members per family by monthly family income class (Rs.)							
	<30	30— <60	60— <90	90— <120	120— <150	150— <210	210 and above	All
1	2	3	4	5	6	7	8	9
<i>Earners</i>								
Adult male ..	0.17	0.74	1.00	1.09	1.28	1.43	1.49	0.89
Adult female	1.00	0.64	0.83	0.63	1.06	0.72	1.26	0.75
Children male	..	..	..	..	..	..	..	..
Children female	..	..	0.01	..	..	..	..	0.00
All earners ..	1.17	1.38	1.84	1.77	2.34	2.15	2.75	1.64
<i>Earning dependants</i>								
Adult male ..	..	0.02	0.05	..	..	..	..	0.02
Adult female	..	..	0.09	..	..	..	..	0.03
Children male	..	..	..	..	..	..	..	..
Children female	..	..	..	0.03	..	..	..	0.00
All earning dependants ..	..	0.02	0.14	0.03	..	..	..	0.05
<i>Non-earning dependants</i>								
Adult male ..	..	0.02	0.13	0.16	0.27	0.43	..	0.09
Adult female	..	0.16	0.34	0.49	0.47	0.86	0.74	0.28
Children male	0.08	0.48	0.81	1.00	1.17	0.73	2.74	0.70
Children female	0.17	0.37	0.76	0.87	0.53	1.02	2.23	0.58
All non-earning dependants	0.25	1.03	2.04	2.52	2.44	3.04	5.71	1.65
<i>Total</i>								
Adult male ..	0.17	0.78	1.18	1.25	1.55	1.86	1.49	1.00
Adult female	1.00	0.80	1.26	1.17	1.53	1.58	2.00	1.06
Children male	0.08	0.48	0.81	1.00	1.17	0.73	2.74	0.70
Children female	0.17	0.37	0.77	0.90	0.53	1.02	2.23	0.58
All members	1.42	2.43	4.02	4.32	4.78	5.19	8.46	3.34
<i>Number of members (un-estimated)</i>								
	12	218	344	149	83	26	28	860

The average number of members per family was 3·34. Of these, 1·64 were earners, 0·05 earning dependant and 1·65 non-earning dependents. The proportion of earners to the total members generally decreased with an increase in the level of income.

More light on the variation in the earning strength with family income is thrown by table 3·9 which gives the distribution of families by earning strength and income.

TABLE 3·9

*Percentage distribution of families by earning strength*

Earning strength	Monthly family income class (Rs.)							
	<30	30— <60	60— <90	90— <120	120— <150	150— <210	210 and above	All
1	2	3	4	5	6	7	8	9
One earner .. ..	83·32	61·87	18·43	41·02	15·70	42·61	..	43·59
One earner and one or more earning dependents ..	..	2·30	..	..	..	..	..	1·04
Two earners .. ..	16·68	34·65	69·84	37·87	60·55	..	49·03	45·90
Two earners and one or more earning dependents ..	..	..	4·98	2·53	..	..	..	1·79
Three earners .. ..	..	1·18	6·13	18·58	14·20	57·39	26·46	6·69
Three earners and one or more earning dependents	..	..	..	..	..	..	..	..
More than three earners with or without earning dependants .. ..	..	..	0·62	..	9·55	..	24·51	0·99
Total ..	100·00	100·00	100·00	100·00	100·00	100·00	100·00	100·00

Taking all families, those having one earner and two earners were 44 per cent. and 46 per cent. of the total respectively. The percentage of families having three earners and more was rather small (8 per cent.).

Table 3·10 gives the distribution of families by income and earning strength in terms of relationship with the main earner. The main earner was defined as that earner whose total earnings (both in cash and kind) from paid employment in the last calendar month preceding the date of survey were more than similar earnings of any other earner of the family employed in a registered mine.

TABLE 3-10

*Percentage distribution of families by earning strength and relationship with the main earner*

Family earning strength in terms of relationship with main earner	Number of families (unestimated)	Monthly family income class (Rs.)								Total	Percentage distribution of families
		<30	—30 <60	60— <90	90— <120	120— <150	150— <210	210 and above			
1	2	3	4	5	6	7	8	9	10	11	
Self .. ..	69	8.05	63.50	12.88	11.66	2.22	1.69	..	100.00	43.59	
Self and wife or husband ..	113	1.72	38.82	39.84	12.46	6.00	..	1.16	100.00	39.32	
Self and one or more children	10	..	25.31	70.48	4.21	..	..	..	100.00	3.43	
Self, wife or husband and one or more children ..	10	..	12.10	20.82	35.95	31.13	..	..	100.00	2.13	
Self and one or more other family members	30	..	14.92	50.29	7.17	13.57	9.63	4.42	100.00	10.00	
Self, wife or husband and one or more other family members ..	6	..	..	36.58	46.82	16.60	..	..	100.00	1.07	
Self, one or more children and one or more other family members ..	2	..	..	..	..	100.00	..	..	100.00	0.46	
Self, wife or husband, one or more children and one or more other family members	..	..	..	..	..	..	..	..	..	..	
All families ..	240	4.12	45.27	29.84	12.13	6.03	1.70	0.91	100.00	100.00	
Number of families (unestimated) ..	..	7	85	90	33	17	5	3	240	..	

Taking all families, the main earner was the sole earner in about 44 per cent. of the cases. In 39 per cent. of the cases, he/she was assisted by wife/husband, in 3 per cent. of the cases by children, in 2 per cent. of the cases by wife/husband and children and in the remaining about 10 per cent. of the cases by other family members.

An analysis of the number of earners, earning dependents and non-earning dependents according to income has already been made in the preceding pages. Table 3·11 gives the number of dependents per 100 families by their relationship with the main earner and monthly family income classes. The dependents have been classified into three categories, *viz.*, living with the family, living away from the family and dependent units living away. Dependents living with family are those shown as non-earning dependents in table 3·8. These types of dependents alone have been taken as members of families for the purpose of the survey. Dependents living away from family are those whose expenses are borne in full or in part by the sampled family but who do not live with the family. There may sometimes be groups of persons in whose case it is difficult to determine whether they are really dependent on the sampled family. Such groups may even include earners. Such groups have been taken as dependent units living away and have been classified separately. In their cases, the group itself has been the unit of counting and not individual persons.

TABLE 3·11

*Number of dependents and dependent units per 100 families by relationship with the main earner*

Category of dependents and relationship with the main earner	Monthly family income class (Rs.)							
	<30	30— <60	60— <90	90— <120	120— <150	150— <210	210 and above	All
1	2	3	4	5	6	7	8	9
<i>Living with family</i>								
Wife or husband .. ..	..	7·71	15·88	33·58	20·81	85·78	..	15·01
Son or daughter .. ..	25·02	75·87	117·62	178·96	137·21	28·45	497·10	105·48
Father, mother, uncle and aunt .. ..	..	5·53	17·19	8·57	31·90	42·61	24·51	11·54
Brother, sister, cousin .. ..	..	7·62	47·61	31·67	32·61	99·45	—	25·15
Nephew, niece .. ..	..	6·57	0·99	..	6·97	47·30	..	4·49
Father-in-law, mother-in-law, brother-in-law, sister-in-law .. ..	..	..	2·36	..	13·95	..	..	1·55
Son-in-law, daughter-in-law .. ..	..	..	0·70	..	..	..	49·03	0·66
Grand children .. ..	..	..	0·70	..	..	..	..	0·21
Others .. ..	..	0·17	1·37	..	..	..	..	0·48
<b>Total ..</b>	<b>25·02</b>	<b>103·47</b>	<b>204·42</b>	<b>252·78</b>	<b>243·45</b>	<b>303·59</b>	<b>570·64</b>	<b>164·57</b>

TABLE 3.11—*contd.*

1	2	3	4	5	6	7	8	9
<i>Living away from family</i>								
Wife or husband ..	20.01	11.20	3.99	11.27	7.63	..	..	8.91
Son or daughter ..	14.48	30.52	12.75	31.07	43.75	12.40	..	24.84
Father, mother, uncle and aunt.. ..	28.81	45.18	13.17	34.39	23.11	..	..	31.14
Brother, sister, cousin ..	34.34	15.58	7.83	8.60	15.70	12.40	..	13.01
Nephew, niece ..	..	0.98	4.54	..	..	..	..	1.80
Father-in-law, mother-in-law, brother-in-law, sister-in-law ..	..	4.63	..	3.59	..	..	..	2.53
Son-in-law, daughter-in-law ..	..	..	1.25	..	..	..	..	0.37
Grand children ..	..	..	..	..	..	..	..	..
Others ..	..	..	1.37	..	..	..	..	0.41
Total ..	97.64	108.09	44.90	88.92	90.19	24.80	..	83.01
<i>Dependant units</i>								
Number of dependant units living away per 100 families ..	..	5.61	6.86	3.88	..	..	..	5.06

Although the number of dependents living with family increased progressively with the increase in the monthly family income, there was no such clear tendency in the case of dependents or dependent units living away.

The distribution of families by specific family composition types in terms of relationship with the main earner (excluding dependents living away) is presented in table 3.12 by three broad income classes. The first two groups, unmarried earner and husband or wife, consist of single-workers who may have dependents living elsewhere.

TABLE 3-12

*Percentage distribution of families by family composition (in terms of relationship with the main earner) and income*

Monthly family income class (Rs.)	Family composition (in terms of relationship with the main earner)							Rest	All
	Un-married earner	Husband or wife	Husband and wife	Husband, wife and children	Husband, wife, children and other members	Un-married earner and other members			
1	2	3	4	5	6	7	8	9	
Below 60 ..	100.00	77.04	48.32	34.65	27.68	47.14	38.47	49.39	
60—<120 ..	..	22.96	51.68	55.23	58.90	48.20	35.98	41.97	
120 and above ..	..	..	..	10.12	13.42	4.66	25.55	8.64	
Total ..	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	
Percentage of families to total ..	10.37	12.89	8.99	36.48	9.50	7.66	14.11	100.00	
Number of families (un-estimated)	18	20	21	103	25	21	32	240	

Family type consisting of husband, wife and children constituted about 36 per cent. of the total families.

Table 3-13 gives the distribution of families by family composition in terms of adults/children (excluding dependents living away) and level of income.

TABLE 3·13

*Percentage distribution of families by family composition (in terms of adults/children) and income*

Monthly family income class (Rs.)	Family composition (in terms of adults/children)										All
	1 adult	1 adult and children (one or more)	2 adults	2 adults and 1 child	2 adults and 2 children	2 adults and more than 2 children	3 adults	3 adults and 1 child	3 adults and more than 1 child	Other families	
1	2	3	4	5	6	7	8	9	10	11	12
Below 60 ..	91·06	94·01	45·02	40·91	42·30	37·87	13·84	8·59	12·84	8·02	49·39
60—<120..	8·94	5·99	54·98	52·38	45·03	59·22	53·42	67·82	48·91	67·08	41·97
120 and above ..	..	..	..	6·71	12·67	2·91	32·74	23·59	38·25	24·90	8·64
Total	100·00	100·00	100·00	100·00	100·00	100·00	100·00	100·00	100·00	100·00	100·00
Percentage of families to total	23·26	4·97	15·90	12·03	11·00	12·41	2·98	2·29	5·88	9·28	100·00
Number of families (unestimated)	38	9	38	32	29	28	12	10	20	24	240

The common types of families were 1 adult (workers living singly) and 2 adults with or without children.

### 3·82. Analysis by per capita income

Per capita income of families allows for variations in size of families but not for variations in composition. It is, therefore, sometimes recommended that income per adult consumption unit or consumption expenditure per adult consumption unit will provide better economic classifications. Such classifications were not attempted in the analysis of data for the present survey because of the difficulties of having an appropriate scale of adult consumption unit. Some special analysis of the data were, however, undertaken by adopting per capita family income as the classificatory character. Some of these analysis are presented below. Table 3·14 gives the percentage distribution of families by monthly per capita income class and family size.

TABLE 3-14

*Percentage distribution of families by per capita income and family size*

Family size	Monthly per capita income class (Rs.)									
	<5	5— <10	10— <15	15— <20	20— <25	25— <35	35— <50	50— <65	65 and above	All
1	2	3	4	5	6	7	8	9	10	11
One .. ..	..	..	..	..	..	31.03	50.47	90.96	100.00	23.26
Two and three ..	..	4.13	25.94	24.07	61.32	48.73	42.93	9.04	..	35.14
Four and five ..	..	36.15	49.86	43.39	32.56	17.53	3.44	..	..	25.98
Six and seven ..	..	31.00	17.47	27.25	6.12	2.71	3.16	..	..	11.32
Above seven ..	..	28.72	6.75	5.29	..	..	..	..	..	4.30
Total ..	..	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
Percentage of families to total ..	..	8.33	17.98	13.22	12.77	19.20	21.77	4.65	2.08	100.00
Number of families (unestimated) ..	..	16	40	43	32	52	48	6	3	240

It will be seen that the percentage of families in higher per capita income classes tended to decline with the increase in the size of the family.

Table 3-15 shows broad composition of families (by economic status of members) by per capita income classes.

TABLE 3-15

*Composition of families (economic status) by per capita income classes*

Economic status of members	Average number of members per family by monthly per capita income class (Rs.)									
	<5	5— <10	10— <15	15— <20	20— <25	25— <35	35— <50	50— <65	65 and above	All
1	2	3	4	5	6	7	8	9	10	11
Earners .. ..	..	1.60	1.81	1.89	1.76	1.70	1.42	1.09	1.00	1.64
Earning dependants ..	..	0.09	0.12	..	0.07	9.02	0.04	..	..	0.05
Non-earning dependants ..	..	4.64	2.74	2.74	1.38	0.69	0.41	..	..	1.65
All members ..	..	6.33	4.67	4.65	3.21	2.41	1.87	1.09	1.00	3.34



The proportion of earners to total members in the family increased with the increase in the per capita income. The earning dependants constituted only a small proportion of the total family members. The proportion of non-earning dependants, on the other hand, showed a declining trend with the increase in the per capita income. The resulting position was that the burden of dependency was markedly high in the case of low per capita income classes.

## CHAPTER 4

### FAMILY INCOME AND RECEIPTS

#### 4.1. *Concepts and definitions*

Data relating to family income were collected in order to study the level and pattern of income by sources, to study expenditure in relation to income and in general to provide a basis for classifying families into economic levels. 'Income' was taken to include all receipts which did not represent a diminution of assets or an increase in liabilities. Income from the following sources was collected in detail :

- (i) Income from paid employment which includes basic wages and allowances, bonus and commission, overtime earnings, other earnings and concessions ;
- (ii) Income from self-employment such as boarding and lodging services, agriculture, animal husbandry, trade, profession; and
- (iii) Income from other sources such as receipts from rented properties, *viz.*, land and house; pension, cash assistance ; gifts and concessions ; interest and dividends; chance games and lotteries.

Data were also collected separately in respect of other gross receipts representing a diminution of assets or an increase in liabilities such as receipts from sale of shares, securities and other assets, withdrawal of savings, credit purchases, loans, etc., to have a complete picture of total receipts accruing to the family. The value of the receipts in kind and of goods from family enterprise consumed by the family was imputed on the basis of retail market price.

All the data relating to receipts were collected for the calendar month preceding the date of survey in respect of each sampled family.

#### 4.2. *Average monthly income per family and per capita*

The average monthly income per family was Rs. 70.36 and the average per capita income was Rs. 20.83 . The average monthly income

per family and per capita according to different family income classes is given below.

TABLE 4.1  
*Average monthly income by income classes*

Item	Monthly family income class (Rs.)							
	<30	30— <60	60— <90	90— <120	120— <150	150— <210	210 and above	All
1	2	3	4	5	6	7	8	9
<i>Monthly income</i>								
Average per family ..	28.57	45.29	74.15	106.82	136.89	171.25	268.65	70.36
Average per capita ..	20.16	18.69	18.46	24.68	28.71	33.04	31.79	20.83
Percentage of families to total ..	4.12	45.27	29.84	12.13	6.03	1.70	0.91	100.00

The average monthly income per family varied from Rs. 28.57 in the lowest income class to Rs. 268.65 in the highest income class.

#### 4.3. *Income by category of earner*

Table 4.2 gives a break-up of the average monthly income per family by category of earner and source. Income which could not be ascribed to any particular member of the family was taken against the family as a whole.

TABLE 4.2  
*Average monthly income by source, category of earner and family income classes*

Category of earner and source	Monthly family income class (Rs.)							
	<30	30— <60	60— <90	90— <120	120— <150	150— <210	210 and above	All
1	2	3	4	5	6	7	8	9
<i>Men</i>								
Paid employment ..	2.64	23.31	40.04	73.87	84.02	117.04	182.90	40.29
Self-employment ..	..	0.30	0.02	1.39	..	..	..	0.31
Other sources ..	..	2.40	2.92	3.66	7.43	6.98	6.13	3.03
Sub-total : by men ..	2.64	26.01	42.98	78.92	91.45	124.02	189.03	43.63

TABLE 4.2—*contd.*

1	2	3	4	5	6	7	8	9
<i>Women</i>								
Paid employment ..	23.77	16.64	24.81	23.35	40.48	41.21	77.86	22.60
Self-employment ..	..	0.24	0.62	0.21	..	..	..	0.30
Other sources	1.66	1.86	1.43	0.12	..	..	0.37	1.35
Sub-total: by women ..	25.43	18.74	26.86	23.68	40.48	41.21	78.23	24.25
<i>Children</i>								
Paid employment ..	..	..	0.27	0.31	..	..	..	0.12
Self-employment ..	..	..	..	..	..	..	..	..
Other sources	..	..	..	..	..	..	..	..
Sub-total: by children ..	..	..	0.27	0.31	..	..	..	0.12
<i>Family</i>								
Paid employment ..	..	0.01	1.02	1.12	2.10	1.75	..	0.60
Self-employment ..	..	..	(—)0.15	0.27	..	..	..	(—)0.01
Other sources	0.50	0.53	3.17	2.52	2.86	4.27	1.39	1.77
Sub-total: by family ..	0.50	0.54	4.04	3.91	4.96	6.02	1.39	2.36
<i>Total</i>								
Paid employment ..	26.41	39.96	66.14	98.65	126.60	160.00	260.76	63.61
Self-employment ..	..	0.54	0.49	1.87	..	..	..	0.60
Other sources	2.16	4.79	7.52	6.30	10.29	11.25	7.89	6.15
Total income	28.57	45.29	74.15	106.82	136.89	171.25	268.65	70.36
Percentage of families to total ..	4.12	45.27	29.84	12.13	6.03	1.70	0.91	100.00

An analysis of income by category of earner shows that men contributed the largest amount to the average monthly family income from all the three sources. The amount of contribution by women to the family income was considerable. The contribution of children and 'family' to the family income was small.

Table 4·3 gives a break-up of the average monthly income by category of earner and source of earnings separately for different per capita income classes.

TABLE 4·3

*Average monthly income per family by category of earner, source and monthly per capita income classes*

Category of earner and source	Monthly per capita income class (Rs.)									
	<5	5— <10	10— <15	15— <20	20— <25	25— <35	35— <50	50— <65	65 and above	All
1	2	3	4	5	6	7	8	9	10	11
<b>Men</b>										
Paid employment ..	..	30·23	29·11	46·83	35·36	36·41	49·10	53·62	79·93	40·29
Self-employment ..	..	..	0·58	..	..	0·13	0·81	..	..	0·31
Other sources ..	..	6·29	3·93	3·01	2·48	2·19	2·14	2·49	3·68	3·03
Sub-total: by men	..	36·52	33·62	49·84	37·84	38·73	52·05	56·11	83·61	43·63
<b>Women</b>										
Paid employment ..	..	11·91	20·91	28·77	27·92	29·01	21·65	4·13	..	22·60
Self-employment ..	..	..	..	..	..	0·71	0·84	..	..	0·30
Other sources ..	..	4·23	1·36	0·91	1·86	0·77	1·15	..	..	1·35
Sub-total: by women	..	16·14	22·27	29·68	29·78	30·49	23·64	4·13	..	24·25
<b>Children</b>										
Paid employment ..	..	..	..	0·10	..	0·54	..	..	..	0·12
Self-employment ..	..	..	..	..	..	..	..	..	..	..
Other sources ..	..	..	..	..	..	..	..	..	..	..
Sub-total: by children	..	..	..	0·10	..	0·54	..	..	..	0·12
<b>Family</b>										
Paid employment ..	..	..	0·40	1·74	0·39	1·00	0·24	0·18	..	0·60
Self-employment ..	..	(—)0·54	0·18	..	..	..	..	..	..	(—)0·01
Other sources ..	..	1·31	2·09	2·70	2·80	1·63	1·10	0·37	..	1·77
Sub-total: by family	..	0·77	2·67	4·44	3·19	2·63	1·34	0·55	..	2·36
<b>Total</b>										
Paid employment ..	..	42·14	50·42	77·44	63·67	66·96	70·99	57·93	79·93	63·61
Self-employment ..	..	(—)0·54	0·76	..	..	0·84	1·65	..	..	0·60
Other sources ..	..	11·83	7·38	6·62	7·14	4·59	4·39	2·86	3·68	6·15
Total income ..	..	53·43	58·56	84·06	70·81	72·39	77·03	60·79	83·61	70·36

The average monthly income per family increased from Rs. 53.43 in the per capita income class of 'Rs. 5 to less than Rs. 10' to Rs. 84.06 in the per capita income class of 'Rs. 15 to less than Rs. 20' and thereafter it fluctuated in the different per capita income classes.

#### 4.4. *Income and other receipts by components*

Table 4.4 gives a detailed break-up of the average monthly family income and other receipts by components. The data are presented according to monthly family income classes.

TABLE 4.4

*Average monthly receipts by components and family income classes*

Source	Monthly family income class (Rs.)							
	<30	30— <60	60— <90	90— <120	120— <150	150— <210	210 and above	All
1	2	3	4	5	6	7	8	9
<i>Paid employment</i>								
Basic wages and allowances	18.75	30.99	53.68	75.37	103.63	141.39	195.87	50.39
Bonus and commission ..	..	0.04	0.08	1.68	3.57	..	13.84	0.59
Concessions ..	7.66	8.87	11.83	19.10	17.04	18.61	40.26	11.90
Rest ..	..	0.06	0.55	2.50	2.36	..	10.79	0.73
Sub-total: paid employment	26.41	39.96	66.14	98.65	126.60	160.00	260.76	63.61
<i>Self-employment</i>								
Agriculture ..	..	..	(—)0.15	0.27	..	..	..	(—)0.01
Animal husbandry ..	..	0.08	..	1.17	..	..	..	0.17
Trade ..	..	..	..	..	..	..	..	..
Rest ..	..	0.46	0.64	0.43	..	..	..	0.44
Sub-total: self-employment	..	0.54	0.49	1.87	..	..	..	0.6

TABLE 4.4—*contd.*

1	2	3	4	5	6	7	8	8
<i>Other income</i>								
Rent ..	..	1.28	2.64	2.10	5.51	6.98	6.13	2.14
Rest ..	2.16	3.51	4.88	4.20	4.78	4.27	1.76	4.01
Sub-total: other income ..	2.16	4.79	7.52	6.30	10.29	11.25	7.89	6.15
Total income	28.57	45.29	74.15	106.82	136.89	171.25	268.65	70.36
<i>Other receipts</i>								
Sale of assets other than shares, etc.								
Credit purchase ..	..	0.04	..	..	..	..	..	0.02
Loan taken ..	..	0.11	..	0.85	..	..	..	0.15
Rest ..	12.68	2.67	2.62	3.41	0.70	..	..	2.96
Sub-total: other receipts	12.68	2.82	2.62	4.26	0.70	..	..	3.13
Total receipts	41.25	48.11	76.77	111.08	137.59	171.25	268.65	73.49
Percentage of families to total ..	4.12	45.27	29.84	12.13	6.03	1.70	0.91	100.00

A major portion (72 per cent.) of the family income was derived from basic wages and allowances. Bonus and commission accounted for about 1 per cent. of the total income. The average monthly income from concessions and 'rest' comprising over-time earnings, etc., was Rs. 11.90 or about 17 per cent. and Re. 0.73 or 1 per cent. respectively of the total income.

Income from self-employment and others was comparatively low. "Other receipts" obtained through decreasing assets and increasing liabilities, comprised receipts from sale of assets, shares and securities, withdrawal of savings, credit purchases and loans taken, etc. These capital receipts amounted to Rs. 3.13 or about 4 per cent. of the total income taking all the families together.

#### 4.5. Income and other receipts by components and family size

Table 4.5 gives the average monthly income and other receipts per family by components and family size.

TABLE 4.5

*Average monthly income and other receipts by components and family size*

Type of receipt	Family size								
	One	Two	Three	Four	Five	Six	Seven	Above seven	All
1	2	3	4	5	6	7	8	9	10
<i>Income from paid employment</i>									
Basic wages and allowances ..	34.69	43.28	51.03	58.98	53.63	74.69	59.21	68.14	50.39
Bonus and commission ..	..	0.10	0.44	0.34	0.36	3.06	..	2.56	0.59
Overtime earnings ..	..	..	..	..	..	1.02	..	..	0.10
Other earnings ..	..	0.10	0.81	0.48	1.33	1.94	..	1.63	0.63
Concession ..	6.97	10.21	16.47	12.86	11.88	18.06	11.84	11.86	11.90
Total ..	41.66	53.69	68.75	72.66	67.20	98.77	71.05	84.19	63.61
<i>Income from self-employment</i>									
Boarding and lodging services ..	..	0.58	..	..	..	..	..	..	0.11
Agriculture ..	..	..	..	..	..	..	(-)2.64	0.70	(-)0.01
Animal husbandry ..	0.13	..	0.87	..	..	..	..	..	0.17
Trade ..	..	..	..	..	..	..	..	..	..
Profession ..	..	..	0.31	..	..	..	..	..	0.05
Others ..	..	0.94	..	0.68	..	..	..	..	0.28
Total ..	0.13	1.52	1.18	0.68	..	..	(-)2.64	0.70	0.60
<i>Other income</i>									
Net rent from land ..	..	..	..	..	..	..	..	..	..
Net rent from house ..	1.08	0.94	0.87	2.31	3.54	2.55	10.53	9.76	2.14
Net rent from others ..	..	..	..	..	..	..	..	..	..
Pension ..	..	..	..	..	..	..	..	..	..
Cash assistance ..	..	..	..	..	..	..	..	..	..
Gifts and concessions ..	2.02	4.03	3.62	4.56	5.50	3.88	5.92	10.00	4.01
Interests and dividends ..	..	..	..	..	..	..	..	..	..
Chance games and lotteries ..	..	..	..	..	..	..	..	..	..
Total ..	3.10	4.97	4.49	6.87	9.04	6.43	16.45	19.76	6.15
Total income	44.89	60.18	74.42	80.21	76.24	105.20	84.86	104.65	70.36



TABLE 4.5—*contd.*

1	2	3	4	5	6	7	8	9	10
<i>Other gross receipts</i>									
Sale of shares and securities ..	..	..	..	..	..	..	..	..	..
Withdrawal of savings ..	1.72	..	8.67	1.90	0.62	2.55	..	6.74	2.68
Sale of other shares ..	..	..	..	..	..	..	..	..	..
Credit purchase ..	..	..	..	..	0.18	..	..	..	0.02
Loan taken ..	..	..	0.81	..	0.18	..	..	..	0.15
Rest ..	..	..	..	..	..	..	..	6.51	0.28
Total ..	1.72	..	9.48	1.90	0.98	2.55	..	13.25	3.13
Total receipts ..	46.61	60.18	83.90	82.11	77.22	107.75	84.86	117.90	73.49

The average income per family gradually increased from Rs. 44.89 in case of single-member families to Rs. 80.21 in case of families having 4 members and thereafter fluctuated in different size classes.

Income from paid employment constituted about 90 per cent. of the total income. Basic wages and allowances was by far the most important component of income from paid employment in all size classes. The comparatively small contribution of other sources such as bonus and commission, over-time earnings, concessions and other earnings fluctuated in different size classes.

Income from self-employment and income from 'other sources' *e.g.*, rent, cash assistance, etc., were about 1 and 9 per cent. respectively of the total income and these did not show any definite trend with the change in the size of the families.

#### 4.6. *Income and other receipts by family composition*

##### 4.61. *In terms of relationship with the main earner*

The composition of family is an important factor which influences the level of family income. This can be seen from table 4.6 which gives the level of family income and total receipts by family composition in terms of relationship with the main earner.

TABLE 4-6

*Average monthly receipts by family composition in terms of relationship with the main earner*

(In Rupees)

Item	Family composition (in terms of relationship with the main earner)							Rest	All
	Un-married earner	Husband or wife	Husband and wife	Husband, wife, and children	Husband, wife, children and other members	Un-married earner and other members			
	1	2	3	4	5	6	7	8	9
Income ..	40.50	50.34	62.22	80.22	83.98	65.13	86.99	70.36	
Other receipts	3.46	0.28	..	5.74	3.79	3.71	0.03	3.13	
Total ..	43.96	50.62	62.22	85.96	87.77	68.84	87.02	73.49	
Percentage of families to total ..	10.37	12.89	8.99	36.48	9.50	7.66	14.11	100.00	

The average monthly receipts per family amounted to Rs. 73.49. The major portion (Rs. 70.36) of this consisted of income from paid employment, self-employment and sources such as rent, pension, gifts, concessions, etc., and the remaining Rs. 3.13 was derived from other receipts comprising sale of assets, shares and securities, loans, withdrawal of savings, etc. Receipts other than income, i.e., those arising out of diminution of assets or increase in liabilities, was comparatively high in case of unmarried earner being about 9 per cent. of income or about 8 per cent. of total receipts.

#### 4.62. In terms of the number of adults and children

Table 4-7 gives the average monthly income and other receipts per family by family composition in terms of adults/children.

TABLE 4.7

*Average monthly income and other receipts by composition in terms of adults/children*

(In Rupees)

Item	Family composition (in terms of adults/children)										All	
	1 adult	1 adult and child- dren (one or more)	2 adults	2 adults and 1 child	2 adults and 2 child- dren	2 adults and more than 2 chil- dren	3 adults	3 adults and 1 child	3 adults and more than 1 child	Other families		
	1	2	3	4	5	6	7	8	9	10	11	12
Income ..	44.94	43.00	63.41	71.40	75.50	75.19	97.14	99.02	118.67	100.54	70.36	
Other re- ceipts ..	1.71	..	1.32	10.88	2.56	2.57	..	..	0.72	6.23	3.13	
Total ..	46.65	43.00	64.73	82.28	78.06	77.76	97.14	99.02	119.39	106.77	73.49	
Percentage of families to total	23.26	4.97	15.90	12.03	11.00	12.41	2.98	2.29	5.88	9.28	100.00	

The proportion of 'other receipts' to the income as well as to total receipts was comparatively high in case of families consisting of 2 adults and 1 child being about 15 per cent. and 13 per cent. respectively.

## CHAPTER 5

### FAMILY EXPENDITURE AND DISBURSEMENTS

#### 5.1. *Concepts and definitions*

##### 5.11. *Disbursements*

Disbursement for the purpose of the survey was taken to include expenditure on current living and capital outlays, *i.e.*, amount spent to increase assets or decrease liabilities. The main heads under each were as follows—

##### *Expenditure on current living*

- (i) Food and beverages;
- (ii) Tobacco and intoxicants;
- (iii) Fuel and light;
- (iv) Housing, household requisites and services;
- (v) Clothing, bedding, footwear and headwear;
- (vi) Miscellaneous which comprised—
  - (a) Medical care,
  - (b) Personal care,
  - (c) Education and reading,
  - (d) Recreation and amusement,
  - (e) Transport and communication,
  - (f) Subscription, and
  - (g) Personal effects and other miscellaneous expenses;
- (vii) Taxes, interest and litigation; and
- (viii) Remittances to dependants.

##### *Capital outlays*

- (i) Savings and investment; and
- (ii) Debts repaid.

The last two items under expenditure on current living, *viz.*, taxes interest and litigation and remittances to dependants were considered to be non-consumption outgo as they are in the nature of transfer payments.

Thus, in the analysis presented here, the term expenditure will refer to all the items under expenditure on current living but consumption expenditure will exclude taxes, interest and litigation and remittances to dependants.

Under consumption expenditure, besides cash purchases from the market and at subsidised rate from the employer and the barter purchases, account was also taken of items in stock from previous month and goods (but not services) obtained from family enterprise. The value of goods obtained from family enterprise was included on the income side as well as expenditure side. Similarly, in the case of items received at concessional rates, care was taken to include the amount of concession on the receipt side also. Value of all items not purchased from the market was calculated at retail market price inclusive of sales tax, entertainment tax and other similar levies. In case of gifts where only part was consumed in the reference period, that part alone was recorded under consumption and the rest, if substantial, was shown under savings. In case of self-owned houses and land or rent-free houses and quarters from employer or from other sources, the estimated rent was taken, the imputation being done on the basis of prevailing rent in the locality for similar house or land.

Data relating to disbursements were collected for the calendar month preceding the date of survey from each sampled family.

#### 5.12. *Treatment of non-family members*

Since family was the unit of the survey, only the expenditure incurred by the family was taken into account. Some of the sampled families included members, e.g., servants, or paying guests who were not family members but some parts of their consumption expenditure were mixed up with the family account. For the items where expenditure reported was for both family and non-family members of the household, a factor  $(f/f+e)$  where 'f' was the number of family members and 'e' the number of non-family members) was used to make adjustment for expenditure on account of non-family members. Since the consuming unit could comprise two elements, the participants in family account (f) and the extra person (e), the Investigators were instructed to record the composition of the latter (e) separately in the schedule at the time of survey and only such extra persons were to be accounted for who actually participated in the consumption expenditure of the family in the reference period. While calculating the share of the extras (e) it was assumed that

consuming persons were sharing all items on pro-rata basis. In extreme cases where the expenditure on any group of items was incurred entirely for the paying guests, it was ignored on both receipts and expenditure sides of the family and when that on paying guests or servants was negligible it was not counted under 'c'.

### 5.13. *Consumption co-efficient*

For converting the family size into an equivalent number of adult consumption units in the analysis of data, it is usual to adopt standard scale of adult men equivalents. There is no scale entirely suitable for conditions in India. It was, therefore, decided to adopt the following abridged scale of co-efficients based on an assessment of food requirements of men and women in the various age-groups made by the Nutrition Research Laboratories of the Indian Council of Medical Research—

Adult male	..	..	..	..	1.0
Adult female	..	..	..	..	0.9
Child (below 15 years)	..	..	..	..	0.6

### 5.2. *Expenditure pattern*

It is usual in the course of a family living survey to collect detailed data on consumption expenditure item by item because such data form the basis of the weighting diagram of consumer price index numbers. Such data, together with similar data on non-consumption outgo and capital outlays, expressed as average per family for the total population of industrial workers, are presented in Appendix II separately for single-member families and all families. Taking all families, the average monthly income of the family came to Rs. 70.36 and the average consumption expenditure worked out to Rs. 62.90, resulting in a surplus of Rs. 7.46. When remittances to dependants in the form of expenditure on current living was considered, the surplus decreased to Rs. 1.97. The analysis will first be made in terms of consumption expenditure and other disbursements, i.e., non-consumption outgo and capital outlays will be discussed separately.

### 5.21. *Consumption expenditure*

Of the average consumption expenditure of Rs. 62.90 per family per month, an expenditure of Rs. 38.56 or 61 per cent. was incurred on food, Rs. 5.91 or 9 per cent. on tobacco, pan, supari and intoxicants, Rs. 4.71 or 7 per cent. on fuel and lighting, Rs. 6.06 or 10 per cent. on

housing, water charges and household appliances, etc., Rs. 4·18 or 7 per cent. on clothing, bedding, headwear, footwear, etc., and Rs. 3·48 or 6 per cent. on other items like personal care, medical care, transport and communications, etc.

The average expenditure on the food group as a whole per adult consumption unit came to Rs. 14·23 per month. Table 5·1 which gives the details of average expenditure on food per adult consumption unit for the different income classes shows that the figures fluctuated within narrow limits.

TABLE 5·1

*Average expenditure on food per adult consumption unit by income classes*

Monthly family income class (Rs.)			Average number of members per family	Average number of equivalent adult consumption units per family	Average monthly expenditure on food per family (Rs.)	Average expenditure on food per equivalent adult consumption unit Rs.
1			2	3	4	5
<30	..	..	1·42	1·22	17·18	14·08
30— <60	..	..	2·43	2·00	24·53	12·27
60— <90	..	..	4·02	3·26	42·96	13·18
90— <120	..	..	4·32	3·45	59·44	17·23
120— <150	..	..	4·78	3·94	66·42	16·86
150— <210	..	..	5·19	4·33	88·16	20·36
210 and above	..	..	8·46	6·27	132·54	21·14
All	..	..	3·34	2·71	38·56	14·23

### 5·22. Non-consumption outgo and capital outlays

The average expenditure on this group which comprised taxes, interest and litigation, remittances to dependants, savings and investments and debts repaid, worked out to Rs. 11·08 or about 18 per cent. of the consumption expenditure. Of this, an expenditure of Rs. 5·49 was incurred towards remittances to dependants, Rs. 4·83 on savings and investments and Re 0·76 on debts repaid. Repayment of debts and savings and investment are in the nature of capital outlays because they represent decrease in liabilities or increase in assets.

The more important items under savings and investments were provident fund (Rs. 1·12) reported by about 34 per cent. of the total families surveyed. The amount remitted to dependants was quite high, being Rs. 5·49. It can naturally be anticipated that most of the remittances will ultimately go into the consumption of dependants living away.

### 5·23. *The budget of single-member families*

Single-member families constituted about 23 per cent of the total families. Such families generally consisted of industrial workers who lived alone in the area leaving their families or dependants at the native places. The average monthly income of single member families was Rs. 44·89 and the average monthly consumption expenditure Rs. 36·53, leaving a surplus of Rs. 8·36. However, when items such as remittance to dependants, taxes and interest on loans, which form a part of current living expenditure, were included, the budget showed a deficit of Rs. 3·07 against the average surplus of Rs. 1·97 in case of all families.

Table 5·2 gives a comparison of consumption expenditure pattern, in terms of percentage expenditure on the various groups and sub-groups of items, between single-member families and multi-member families.

TABLE 5·2

#### *Percentage expenditure on groups/sub-groups of items*

Groups and sub-groups of items	Type of family		
	Single-member families	Multi-member families	All
1	2	3	4
Food .. .. .	57·82	61·86	61·30
Pan, supari, tobacco and alcoholic beverages ..	8·81	9·48	9·40
Fuel and light .. .. .	6·54	7·63	4·49
Rent for house and water charges .. .. .	9·33	8·34	8·47
House repairs and upkeep, house-hold appliances and utilities, furniture and furnishings and household services .. .. .	1·81	1·06	1·16



TABLE 5.2—*contd.*

1	2	3	4
Clothing, bedding, footwear, headwear and miscellaneous .. .. .	9.12	6.26	6.25
Personal care .. .. .	3.56	2.38	2.54
Education and amusement .. .. .	..	1.27	1.10
Recreation and reading .. .. .	0.33	0.63	0.59
Medical care .. .. .	..	..	..
Other consumption expenditure .. .. .	2.68	1.09	1.30
Total .. .. .	100.00	100.00	100.00

Workers living singly spent proportionately less on food, fuel and light, pan, supari, tobacco and alcoholic beverages and recreation and amusement and more on house rent and water charges, clothing, bedding, footwear, headwear and miscellaneous, personal care, house repairs, upkeep, etc. and other consumption expenditure which consisted of transport and communications, subscription, gifts and charities, ceremonials, etc. Judged from the restricted angle of the proportionate expenditure on food, single-workers had a higher level of living than the families. Taking the absolute figures, the expenditure on food per adult consumption unit was Rs. 13.53 per month in the case of multi-member families and Rs. 22.00 in case of single-member families. Taking important sub-groups under food, the average expenditure on cereals, pulses, meat, fish and eggs, and prepared meals per adult consumption unit was Rs. 18.41 in case of single-member families and Rs. 10.92 in respect of multi-member families. The average expenditure on non-food items was also markedly high in case of single-men. Thus, single men spent, on an average, Rs. 2.49, Rs. 3.47, Rs. 1.35 and Rs. 3.55 on fuel and light, clothing, bedding, footwear, headwear, etc., personal care and rent for housing and water charges as against the average expenditure per adult consumption unit of Rs. 1.67, Rs. 1.37, Re. 0.52 and Re. 1.82 respectively in the case of multi-member families.

### 5.3. Levels of expenditure by income and family-type

The overall average monthly expenditure was Rs. 68.39 per family, Rs. 20.23 per capita and Rs. 25.18 per adult consumption unit. Table 5.3 gives the average monthly expenditure per family, per capita and per adult consumption unit by monthly family income classes.

**TABLE 5.3**  
*Average monthly expenditure by income classes*

Item	Monthly family income class (Rs.)							
	<30	30— <60	60— <90	90— <120	120— <150	150— <210	210 and above	All
1	2	3	4	5	6	7	8	9
<i>Monthly expenditure</i>								
Average per family ..	35.82	45.75	73.81	102.36	115.72	129.72	288.70	68.39
Average per capita ..	25.28	18.88	18.32	23.65	24.28	25.02	34.16	20.23
Average per adult consumption unit ..	29.43	22.86	22.57	29.68	29.41	29.99	46.06	25.18
<i>Percentage of families to total</i>								
..	4.12	45.27	29.84	12.13	6.03	1.70	0.91	100.00

The average monthly expenditure per family gradually increased from Rs. 35.82 in the lowest income class to Rs. 129.72 in the income class of 'Rs. 150 to less than Rs. 210' and thereafter suddenly rose to Rs. 288.70 in the highest income class where the percentage of families reporting expenditure was negligible. Since family expenditure is determined largely by the family size and in each family by the age- sex differentials of the members, an analysis of expenditure in terms of per capita and per adult consumption unit can throw some light on the level of living. Taking average per capita expenditure in the family and average expenditure per adult consumption unit, there were only small variation from the overall average in different income classes leaving out the highest income class.

Table 5.4 shows how families with different compositions (in terms of relationship with main earner) were distributed in the three expenditure classes. Table 5.5 shows such a distribution of families in terms of their adults/children composition. Both the tables show that generally with Increasing number of members in the family a larger percentage of families came in the middle expenditure class.

TABLE 5.4

*Percentage distribution of families by family composition (in terms of relationship with main earner) and expenditure*

Monthly family expenditure class (Rs.)	Family composition (in terms of relationship with main earner)							Rest	All
	Un-married earner	Hus-band or wife	Hus-band and wife	Hus-band, wife and child-ren	Hus-band, wife, child-ren and other mem-bers	Un-married earner and other mem-bers			
1	2	3	4	5	6	7	8	9	
Below 60 ..	85.55	62.40	63.65	40.68	24.07	66.40	47.39	51.71	
60—<120 ..	14.45	37.60	36.35	46.97	65.64	32.09	39.06	40.93	
120 and above ..	..	..	..	12.35	10.29	1.51	13.55	7.36	
Total ..	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	
Percentage of families to total ..	10.37	12.89	8.99	36.48	9.50	7.66	14.11	100.00	

TABLE 5.5

*Percentage distribution of families by family composition (in terms of adults/children) and expenditure*

Monthly family expenditure class (Rs.)	Family composition in terms of adults/children										All
	1 adult	1 adult and children (one or more)	2 adults	2 adults and 1 child	2 adults and 2 children	2 adults and more than 2 children	3 adults	3 adults and 1 child	3 adults and more than 1 child	Other families	
1	2	3	4	5	6	7	8	9	10	11	12
Below 60 ..	75.78	94.01	59.98	44.46	46.71	51.22	32.11	18.36	15.40	8.02	51.71
60—<120 ..	24.22	5.99	39.21	44.40	44.68	39.91	67.89	68.60	61.92	68.21	40.93
120 and above ..	..	..	0.81	11.14	8.61	8.87	..	13.04	22.68	23.77	7.36
Total ..	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
Percentage of families to total ..	23.26	4.97	15.90	12.03	11.00	12.41	2.98	2.29	5.88	9.28	100.00

#### 5.4. *Expenditure by family income*

Table 5.6 which gives the average monthly expenditure per family on sub-groups and groups of consumption items in various monthly family income classes shows how the pattern of expenditure was influenced by the level of income. At the end of the table, figures are also given on non-consumption outgo and capital outlays, covering total disbursements. The figures are, however, subject to effects of variations in family size. The percentages discussed later in the analysis of the table have all been derived with reference to consumption expenditure.

TABLE 5.6

*Average monthly family expenditure on groups and sub-groups of items by family income classes*

Sub-groups and groups of items	Monthly family income class (Rs.)							Total
	<30	30— <60	60— <90	90— <120	120— <150	150— <210	210 and above	
1	2	3	4	5	6	7	8	9
<i>Food</i>								
Cereals and cereal products	12.37	16.65	28.51	33.08	40.15	57.89	71.93	24.62
Pulses and pulse products	0.96	1.14	2.49	3.65	3.76	4.65	7.61	2.11
Oil seeds, oils and fats ..	0.61	0.90	1.66	2.79	3.27	3.05	10.37	1.62
Meat, fish and egg ..	0.51	0.99	3.52	4.44	6.86	8.69	15.72	2.76
Milk and milk products ..	..	0.09	0.26	0.36	..	0.31	5.52	0.22
Vegetables and vegetable products .. ..	1.75	2.02	2.87	4.83	5.09	6.24	9.76	2.95
Fruits and fruit products	..	..	0.01	0.14	..	..	2.70	0.03
Condiments, spices, sugar etc. .. ..	0.91	1.12	2.44	4.12	4.96	5.18	7.59	2.24
Non-alcoholic beverages ..	..	0.05	0.26	0.59	1.05	0.42	0.94	0.25
Prepared meals and refreshments .. ..	0.07	1.57	0.94	5.44	1.28	1.73	0.40	1.76
Sub-total: food ..	17.18	24.53	42.96	59.44	66.42	88.16	132.54	38.56

TABLE 5.6 — *contd.*

1	2	3	4	5	6	7	8	9
<i>Non-food</i>								
Pan, supari .. ..	0.04	0.19	0.40	0.92	0.51	0.71	2.33	0.38
Tobacco and products ..	0.17	1.24	2.25	3.04	3.81	5.20	5.08	1.96
Alcoholic beverages, etc. . .	2.22	2.42	5.27	3.90	3.57	3.58	7.26	3.57
Fuel and light .. ..	2.20	3.45	5.34	6.91	6.93	8.35	8.03	4.71
House rent, water charges, repairs, etc. .. ..	2.05	3.79	6.02	7.51	8.89	7.41	17.52	5.33
Furniture and furnishings ..	..	0.08	..	..	..	..	..	0.04
Household appliances, etc. .	1.09	0.37	0.60	0.47	0.86	1.42	1.18	0.54
Household services .. ..	..	0.07	0.09	0.74	..	..	..	0.15
Clothing, bedding and head- wear .. ..	1.02	1.61	2.28	5.25	4.29	4.31	17.37	2.54
Footwear .. ..	..	0.32	..	0.21	..	0.62	..	0.18
Miscellaneous (laundry, etc.)	0.92	0.99	1.53	2.46	2.54	2.62	2.74	1.46
Medical care .. ..	..	..	..	..	..	..	..	..
Personal care .. ..	1.06	0.93	1.50	2.83	3.70	4.76	4.56	1.60
Education and reading ..	..	0.01	..	0.04	0.03	..	73.54	0.69
Recreation and amusement ..	..	0.14	0.60	0.83	0.41	0.10	0.12	0.37
Transport and communica- tion .. ..	..	..	0.03	..	0.90	..	..	0.06
Subscription, etc. .. ..	..	0.66	0.06	1.15	0.17	..	14.71	0.60
Personal effects and mis- cellaneous expenditure ..	..	0.19	0.10	0.10	0.29	..	1.72	0.16
Sub-total: non-food ..	10.77	16.46	26.07	36.36	36.90	39.08	156.16	24.34
Total : consumption ex- penditure .. ..	27.95	40.99	69.03	95.80	103.32	127.24	288.70	62.90
<i>Non-consumption expenditure</i>								
Taxes, interest and litigation ..	..	..	..	..	..	..	..	..
Remittances to dependants	7.87	4.76	4.78	6.56	12.40	2.48	..	5.49
Savings and investments ..	0.80	2.12	4.74	5.02	10.11	39.44	35.72	4.83
Debts repaid .. ..	..	0.16	..	5.27	..	..	4.90	0.76
Total : non-consumption expenditure .. ..	8.67	7.04	9.52	16.85	22.51	41.92	40.62	11.08
Total: disbursement ..	36.62	48.03	78.55	112.65	125.83	169.16	329.32	73.98
Percentage of families to total .. ..	4.12	45.27	29.84	12.13	6.03	1.70	0.91	100.00

The average monthly consumption expenditure per family was Rs. 62.90. Expenditure on food worked out to Rs. 38.56 or about 61 per cent. of the consumption expenditure. Although the proportion of expenditure on food to consumption expenditure decreased from about 61 per cent. in the lowest income class to 46 per cent. in the highest income class, there was no distinct relationship as between different income classes. For various sub-groups under food group also the percentage of expenditure had no clear relationship with the level of income.

The non-food group accounted for about 39 per cent. of the consumption expenditure. Of this, the expenditure on the more important necessities, viz., fuel and light, house rent, water charges and repairs and clothing bedding and headwear sub-groups formed about 52 per cent. The percentage expenditure on conventional necessities and luxuries such as furniture and furnishings, household appliances, household services, miscellaneous (laundry, etc.), footwear, recreation and amusement, transport and communication, subscriptions, personal effects and miscellaneous expenses accounted for about 15 per cent. of the expenditure on non-food items. The percentage expenditure on pan, supari, tobacco and alcoholic beverages accounted for about 24 per cent. of the expenditure on non-food items. As regards relationship with income the expenditure on these items did not reveal any clear cut trend.

#### 5.5. *Expenditure by per capita income*

Table 5.7 gives the break-up of the average monthly expenditure per family by sub-groups and groups of items for different per capita income classes. This table covers items of non-consumption outgo and capital outlay also.

TABLE 5.7

*Average monthly family expenditure and disbursements on groups and sub-groups of items by per capita income classes (Rs.)*

Sub-groups and groups of items	Monthly per capita income class (Rs.)									
	<5	5— <10	10— <15	15— <20	20— <25	25— <35	35— <50	50— <65	65 and above	All
1	2	3	4	5	6	7	8	9	10	11
<i>Food</i>										
Cereals and cereal products ..	..	27.51	28.11	31.99	27.30	21.18	20.13	15.61	18.27	24.62
Pulses and pulse products ..	..	2.20	1.75	2.75	2.13	1.91	2.32	1.08	3.05	2.11

TABLE 5.7—*contd.*

1	2	3	4	5	6	7	8	9	10	11
Oil seeds, oils and fats .. ..	..	1.49	1.49	1.90	1.64	1.21	2.17	0.69	1.04	1.62
Meat, fish and eggs .. ..	..	1.95	1.37	3.76	2.94	2.66	3.68	1.12	5.68	2.76
Milk and milk products .. ..	..	..	0.46	..	..	0.03	0.59	..	..	0.22
Vegetable and vegetable products .. ..	..	3.10	3.04	3.41	3.33	2.38	3.22	1.01	2.30	2.95
Fruits and fruit products .. ..	..	..	..	0.01	..	0.01	0.20	..	..	0.03
Condiments, spices, sugar, etc. .. ..	..	2.53	1.85	2.93	2.51	1.86	2.38	1.01	2.78	2.24
Non-alcoholic beverages .. ..	..	0.43	0.16	0.27	0.47	0.14	0.25	0.03	0.30	0.25
Prepared meals and refreshments .. ..	..	0.63	0.53	0.93	0.74	0.72	3.29	10.15	3.07	1.76
Sub-total: food	..	39.84	38.76	47.95	41.06	32.10	38.23	30.70	36.49	38.56
<i>Non-food</i>										
Pan, supari .. ..	..	0.08	0.17	0.39	0.39	0.34	0.63	0.40	0.77	0.38
Tobacco and products .. ..	..	1.66	1.42	2.34	1.86	1.63	2.25	3.70	1.93	1.96
Alcoholic beverages, etc. .. ..	..	4.94	4.69	4.42	3.45	3.03	3.04	0.87	0.10	3.57
Fuel and light .. ..	..	5.24	4.89	5.90	5.89	3.85	4.45	2.28	3.32	4.71
House rent, water charges, repairs, etc. .. ..	..	6.26	5.01	6.52	4.70	4.92	6.05	2.99	2.07	5.33
Furniture and furnishings .. ..	..	..	0.21	..	..	..	..	..	..	0.04
Household appliances, etc. .. ..	..	0.35	0.53	0.54	0.78	0.57	0.50	0.39	0.35	0.54
Household services .. ..	..	..	0.14	..	..	..	0.41	0.66	..	0.15
Clothing, bedding and headwear .. ..	..	2.20	1.83	3.02	3.25	1.83	3.83	1.40	..	2.54
Footwear .. ..	..	..	..	..	..	..	0.35	2.22	..	0.18
Miscellaneous (laundry, etc.) .. ..	..	1.25	1.14	1.74	1.35	1.50	1.81	0.99	1.20	1.46
Medical care .. ..	..	..	..	..	..	..	..	..	..	..
Personal care .. ..	..	1.21	0.85	1.98	1.62	1.84	2.00	1.17	1.61	1.60
Education and reading .. ..	..	..	0.03	..	..	0.01	3.10	..	..	0.69

TABLE 5.7—*concl'd.*

1	2	3	4	5	6	7	8	9	10	11
Recreation and amusement ..	..	1.07	0.14	0.34	0.08	0.44	0.45	0.09	0.81	0.37
Transport and communication ..	..	..	..	..	..	0.28	0.04	..	..	0.06
Subscription, etc. . .	..	0.18	0.46	1.06	0.12	0.57	0.66	1.99	..	0.60
Personal effects and miscellaneous expense ..	..	..	0.30	0.30	0.14	0.06	0.19	..	..	0.16
Sub-total: nonfood ..	..	24.44	21.81	28.55	23.43	20.87	29.76	19.15	12.16	24.34
Total consumption expenditure ..	..	64.28	60.75	76.50	64.49	52.97	67.99	49.85	48.65	62.90
<i>Non-consumption expenditure</i>										
Taxes, interest and litigation ..	..	..	..	..	..	..	..	..	..	..
Remittances to dependants ..	..	..	0.63	2.99	3.66	8.17	6.23	18.56	35.06	5.49
Savings and investments ..	..	1.45	3.41	2.99	4.41	8.02	6.08	1.38	..	4.83
Debts repaid ..	..	..	..	1.40	..	..	2.63	..	..	0.76
Total non-consumption expenditure ..	..	1.45	4.04	7.38	8.07	16.19	14.94	19.94	35.06	11.08
Total disbursements ..	..	65.73	64.61	83.88	72.56	69.16	82.93	69.79	83.71	73.98

The percentage expenditure on food and non-food items to the consumption expenditure fluctuated in different per capita income classes within narrow limits, excepting the highest per capita income class.

#### 5.6. Food expenditure

One of the important results which can be derived from an analysis of family budget is how the expenditure on a particular commodity varies with the level of family income. This relationship is generally termed the Engel Curve after Ernest Engel. The results derived by Engel from his studies are set out below :

- (i) Food represents the largest single item of expenditure in the family budget.



- (ii) The proportion of expenditure devoted to food decreases as the level of living of the family increases.
- (iii) The proportion of expenditure on rent and clothing is approximately constant and that on 'luxury items' increases with a rise in the level of living.

Of the above propositions the second is the most important since this has been confirmed repeatedly and is now known as the Engel's Law. It is customary to take variations in percentage expenditure on food to total expenditure to reflect roughly the variations in the level of living. An attempt has been made to analyse the distribution of families in each per capita income class and family size class by the percentage expenditure on food.

### 5.61. Analysis by per capita income classes

Expenditure on food depends on other factors besides income, and the size of the family is the most important among such factors. To eliminate the effect of the size of the family, therefore, analysis has been made in terms of per capita income classes instead of family income classes. Table 5·8 gives the percentage distribution of families in each monthly per capita income class by the percentage of expenditure on food to total expenditure.

### TABLE 5-8

*Percentage distribution of families in each per capita income class by percentage expenditure on food*

[illegible]

It will be seen that the percentage of families having significantly lower percentage expenditure on food is generally high in higher per capita income classes. Similarly, the percentage of families having appreciably higher percentage expenditure on food is generally low in higher per capita income classes.

### 5.62. Analysis by family size

While analysing the percentage expenditure on food vis-a-vis the family size it has to be borne in mind that, broadly speaking, the large sized families contain comparatively more earning members resulting in higher family income. This, however, is only a rough relationship and hence a percentage distribution of families with a certain percentage expenditure on food by size will be subject to the effects of variation in both family size and income. Subject to this, table 5.9 gives the percentage distribution of families in each family size class by percentage expenditure on food to total expenditure.

TABLE 5.9

*Percentage distribution of families in each family size class by percentage expenditure on food*

Percentage expenditure on food to total expenditure	Number of families (unestima- ted)	Family size						All
		1	2 and 3	4 and 5	6 and 7	Above 7		
1	2	3	4	5	6	7	8	
Below 45	..	49	62.90	21.63	9.26	4.26	..	25.16
45—<50	..	17	15.25	6.28	7.61	..	..	7.79
50—<55	..	22	..	7.62	14.36	17.85	27.38	9.58
55—<60	..	36	12.22	11.63	16.99	23.98	11.36	14.49
60—<65	..	31	..	16.16	11.99	7.87	9.49	10.13
65—<70	..	45	5.68	23.85	18.97	32.93	5.19	18.46
70 and above	..	40	3.95	12.83	20.82	13.11	46.58	14.39
Total	..	240	100.00	100.00	100.00	100.00	100.00	100.00
Percentage distribu- tion of families	..	..	23.26	35.14	25.98	11.32	4.30	100.00
Number of families (unestimated)	..	..	38	90	73	28	11	240

About 78 per cent. of the single-member families spent less than 50 per cent. of the consumption expenditure on food, and only about 4 per cent. of such families spent 70 per cent. or more on food. As against this, about 17 per cent. and 4 per cent. of the families comprising 4 and 5 members and 6 and 7 members respectively spent less than 50 per cent. on food and similarly about 21 per cent. and 13 per cent. of the corresponding families spent 70 per cent. or more on food. The influence of the size of the family seems to be felt more markedly in case of end classes of percentage expenditure on food, i.e., less than 45 and 70 or more which are appreciably lower or higher than the overall average percentage expenditure on food.

#### 5.7. *Proportion of families reporting expenditure on selected sub-groups*

The percentage of families incurring expenditure on some of the selected sub-groups of consumption expenditure or non-consumption outgo or capital outlay, often reveal a great deal about the expenditure habits of the population groups. Such figures by size of families are given in Table 5.10.

TABLE 5.10

*Percentage of families reporting expenditure on selected sub-groups by family size*

Item	Family size						Percentage of families (unestimated)
	One	Two or three	Four or five	Six or seven	Above seven	All	
1	2	3	4	5	6	7	8
Prepared meals and refreshments ..	56.71	50.64	57.31	53.27	92.01	55.86	152
Non-alcoholic beverages	12.44	23.52	15.86	34.59	69.21	22.17	49
Pan, supari ..	58.41	56.97	45.28	42.13	82.15	53.67	141
Tobacco and tobacco products ..	76.60	87.49	98.86	92.11	100.00	88.97	222
Alcoholic beverages ..	67.35	69.59	79.61	88.92	52.79	73.14	191

TABLE 5.10—*contd.*

1	2	3	4	5	6	7	8
Furniture and furnishings .. ..	..	2.17	..	..	..	0.76	1
Household services ..	3.95	2.54	0.99	..	..	2.07	3
Medical care ..	..	..	..	..	..	..	..
Personal care ..	100.00	83.57	89.81	89.90	100.00	90.43	229
Education and reading ..	..	2.69	10.81	3.95	..	4.20	6
Recreation and amusements .. ..	10.55	21.78	14.36	13.16	31.49	16.68	38
Transport and communications .. ..	0.65	0.98	0.87	..	..	0.72	3
Remittances to dependants .. ..	60.87	31.65	18.50	7.89	..	30.98	60
Savings and investments ..	35.12	59.72	48.78	37.09	47.56	48.07	122
Debts repaid ..	..	3.28	1.14	11.84	5.19	3.01	6

About 56 per cent. of the families incurred expenditure on prepared meals and refreshments. About 22 per cent. of the families reported expenditure on non-alcoholic beverages, like, tea, soft drinks, etc. The percentage of families addicted to tobacco and tobacco products and pan, supari were about 89 and 54 respectively. About 73 per cent. of the families reported expenditure on alcoholic beverages. Furniture and furnishings did not seem to be much popular objects of expenditure while about 2 per cent. of families spent on household services.

Expenditure on personal care was reported by about 90 per cent. of the families. The percentage of families reporting expenditure on education and reading was about 4. About 17 per cent. of the families reported expenditure on recreation and amusement. The use of means of transport and communications was not common and only about less than 1 per cent. of the families reported expenditure on this sub-group.

About 48 per cent. of the families were either saving or investing some amount while the expenditure on account of remittances to dependants was reported by about 31 per cent. of all families. Only about 3 per cent. of the families were making repayments of debts.

## CHAPTER 6

### FOOD CONSUMPTION AND NUTRITION

#### 6.1. *Quantities of food consumed*

Food consumption is an important indicator of the level of living. Detailed data on quantities consumed of different items of food, drink and tobacco (excluding prepared meals and refreshments for which it was not possible to obtain quantitative data) were obtained from the sampled families. The quantities of various items consumed on an average per family per month are presented in table 6.1.

TABLE 6.1

*Average quantity consumed per family per month by items*

Item	Standard unit (quantity)	Number of fami- lies re- porting (unesti- mated)*	Average quantity consumed per family
1	2	3	4
<b>FOOD, BEVERAGES, ETC.</b>			
<i>Cereals and cereal products</i>			
Paddy .. .. .	Kg.	5	2.03
Rice .. .. .	"	231	36.33
Wheat .. .. .	"	4	0.35
Wheat atta .. .. .	"	18	0.52
Barley .. .. .	"	1	0.02
Gram .. .. .	"	1	0.03
Chira, muri, khoi, lawa	"	54	0.35
Suji, rawa .. .. .	"	1	0.01
<i>Pulses and pulse products</i>			
Arhar .. .. .	"	179	7.36
Moong .. .. .	"	17	0.12
Masur .. .. .	"	45	0.35
Urd .. .. .	"	16	0.11
Khesari .. .. .	"	7	0.07
Other pulses .. .. .	"	9	0.07
Pulse products .. .. .	"	2	0.01

\*The figures in Col. 3 relate to those families only which had reported figures on quantities of various items consumed.

TABLE 6.1—*contd.*

1	2	3	4
<i>Oil seeds, oils and fats</i>			
Mustard oil .. .. .	Kg.	217	0.53
Coconut oil .. .. .	"	16	0.05
Gingelly oil .. .. .	"	4	0.01
Other vegetable oils .. .. .	"	2	0.01
Vanaspati .. .. .	"	2	0.01
Oil seeds .. .. .	"	2	0.04
Other fats .. .. .	"	9	0.01
<i>Meat and fish</i>			
Goat meat .. .. .	Kg.	128	0.62
Beef .. .. .	"	1	0.00
Mutton .. .. .	"	6	0.06
Pork .. .. .	"	6	0.02
Poultry .. .. .	No.	32	1.14
Other meat .. .. .	Kg.	3	0.01
Fresh fish .. .. .	"	21	0.07
Dry fish .. .. .	"	1	0.02
<i>Milk and milk products</i>			
Milk-cow .. .. .	Litre	6	0.20
Curd .. .. .	Kg.	2	0.00
Ghee-cow .. .. .	"	1	0.00
Powdered milk .. .. .	"	1	0.00
<i>Condiments and spices</i>			
Salt .. .. .	Kg.	234	2.22
Turmeric .. .. .	g.	142	90.39
Chillies-green .. .. .	"	85	80.13
Chillies-dry .. .. .	"	118	64.97
Tamarind .. .. .	"	19	10.38
Onion .. .. .	Kg.	190	0.82
Garlic .. .. .	g.	90	66.37
Coriander .. .. .	"	1	0.58
Ginger .. .. .	"	1	1.05
Pepper .. .. .	"	2	0.35
Methi .. .. .	"	1	0.23
Mustard .. .. .	"	3	2.33
Jira .. .. .	"	5	15.51
Cloves .. .. .	"	1	0.23
Elaichi .. .. .	"	1	0.12
Mixed spices .. .. .	"	219	117.34

TABLE 6.1—*contd.*

1	2	3	4
<i>Vegetables and vegetable products</i>			
Potato .. .. .	Kg.	174	1.85
Muli, turnip, radish .. .. .	"	53	0.24
Arum .. .. .	"	5	0.02
Other root vegetables .. .. .	"	9	0.03
Brinjal .. .. .	"	139	1.43
Cauliflower .. .. .	"	8	0.06
Cabbage .. .. .	"	10	0.09
Ladies finger .. .. .	"	43	0.21
Tomato .. .. .	"	88	1.22
Cucumber .. .. .	"	2	0.01
Pumpkin .. .. .	"	7	0.02
Gourd .. .. .	"	7	0.06
Karela .. .. .	"	33	0.15
Bean .. .. .	"	12	0.04
Pea .. .. .	"	1	0.01
Other non-leafy vegetables .. .. .	"	53	0.10
Palak .. .. .	"	5	0.02
Amaranth chalai .. .. .	"	15	0.17
Other leafy vegetables .. .. .	"	167	1.35
<i>Fruits and fruit products</i>			
Banana, plantain .. .. .	No.	3	0.21
Lemon .. .. .	"	1	0.03
Mango .. .. .	"	2	0.02
Coconut .. .. .	"	1	0.04
Apple .. .. .	Kg.	1	0.01
Dried fruits .. .. .	"	1	0.00
<i>Sugar, honey, etc.</i>			
Sugar-crystal .. .. .	Kg.	53	0.42
Gur .. .. .	"	15	0.08
<i>Pan, supari, etc.</i>			
Pan-leaf .. .. .	No.	14	1.57
Pan-finished .. .. .	"	128	11.42
Supari .. .. .	g.	2	4.20
Lime .. .. .	"	1	0.00
Katha .. .. .	"	2	0.82

TABLE 6.1—*concl.*

	1	2	3	4
<i>Tobacco and products</i>				
Bidi .. .. .	No.	125	157.53	
Cigarette .. .. .	"	7	1.63	
Chewing tobacco .. .. .	g.	34	15.75	
Smoking tobacco .. .. .	"	56	36.16	
Leaf tobacco .. .. .	"	7	7.46	
Hukka tobacco prepared .. .. .	"	2	1.75	
<i>Alcoholic beverages and intoxicants</i>				
Toddy, neera .. .. .	pint.	1	0.36	
Country liquor .. .. .	"	59	6.13	
Bhang .. .. .	g.	3	1.17	
<i>Non-alcoholic beverages</i>				
Tea-leaf .. .. .	Kg.	46	0.49	

Kg.=Kilogram, g.=gram, l.=litre, No.=number

The quantity of cereals and products consumed, on an average, by a working class family per month was 39.64 kg. Of this, the major portion (36.33 kg.) was accounted for by rice alone. The average size of a family in terms of adult consumption units was 2.71 and hence the quantity of cereals consumed per adult consumption unit per day worked out to 0.48 kg. Besides 39.64 kg. of cereals and their products, the family, on an average, consumed 8.09 kg. of pulses and their products; 0.20 l. of milk, 0.66 kg. of oils and fats; 0.80 kg. of meat and fish (excluding poultry for which quantity figures were not available); 3.49 kg. of condiments and spices; 7.08 kg. of vegetables and vegetable products, and 0.50 kg. of sugar, etc. Apart from these there was some consumption of fruits and fruit products, but this could not be reduced to weight and of prepared meals, etc., for which quantitative data could not be collected. The above is a broad picture of quantities of food-stuffs consumed, on an average, by a family of industrial workers in Barbil.

Among items of pan, supari, tobacco, alcoholic and other beverages, an appreciable consumption of pan-finished, bidi, smoking tobacco, country liquor and tea leaf was recorded.



## 6.2. *Analysis of nutritive contents*

In collaboration with the Nutrition Research Laboratories, Government of India, an evaluation of the nutritive contents of the food-stuffs consumed, on an average, by a working class family in Barbil was attempted on the basis of data presented in table 6.1, keeping in view the age-sex composition of an average family. In the analysis of the following assumptions were made while calculating the nutritive requirements of the various age-groups.

1. The caloric requirement for the age-group below 5 years was assumed to be 1,150 per child per day and for the group between 5 and 14 years at 2,000. Considering the nature of the jobs performed (mining) by most of the workers, which require 5 cal/kg./hour or even more, they have been grouped in the category of 'heavy work'. As such, men and women workers were assumed to require 3,900 and 3,000 calories per day respectively. All non-working women falling in the age-group of 15—54 years were assumed to require 2,300 calories to allow for activity pregnancy and lactation requirements. All other persons were assumed to lead a sedentary life.

2. Children below 5 years were assumed to require about 42 g. protein per day and children between 5 and 14 years, 63 g. Adult men required 55 g. protein per day while adult women were assumed to require 45 g. protein. Of the women between 15 and 54 years, one-third were assumed to be pregnant or nursing and their protein requirements were calculated at 100 g. per day.

3. The calcium requirement of children upto 15 years were assumed to be 1.25 g. per day and the pregnant or nursing women were assumed to require 1.75 g. calcium per day. The calcium requirement of the rest was assumed to be 1.00 g.

4. Iron requirement of pregnant or nursing women was assumed to be 30 mg. per day while for the rest it was assumed to be 20 mg. per day.

5. The Vitamin B<sub>1</sub> requirement was calculated at 0.5 mg. per 1,000 calories.

6. No authentic data on nutritive contents of meals taken in restaurants, cafeterias, etc., are available. However, it has been calculated while planning low cost menus, that Re. 0.75 worth meal may provide 2,500 calories and 65 g. of protein. Allowing for a little profit margin for

the commercial catering establishments, it has been assumed that Re. 1.00 worth of meal will provide about 2,500 calories and 65 g. of protein. No assumption has been made with regard to other nutrients.

Table 6.2 gives the nutritive value of the food-stuffs consumed, on an average, by a working class family at Barbil centre as well as the quantity recommended for consumption by the Nutrition Research Laboratories, in terms of the different nutrients.

TABLE 6.2

*Nutritive value of food-stuffs consumed, on an average, by a working class family*

Nutrients						Quantity consumed per family per day	Quantity recommended
1						2	3
Calories	..	..	..	..	..	6,040	8,294
Protein	..	..	..	..	..	180 g.	191 g.
Fat ..	..	..	..	..	..	46 g.	..
Calcium	..	..	..	..	..	0.9 g.	3.9 g.
Iron ..	..	..	..	..	..	86 mg.	70 mg.
Vitamin A	..	..	..	..	..	3,940 i.u.	11,690 i.u.
Vitamin B	..	..	..	..	..	3.5 mg.	4.2 mg.
Vitamin C	..	..	..	..	..	104 mg.	167 mg.
Nicotinic acid	..	..	..	..	..	37 mg.	..
Riboflavin	..	..	..	..	..	1.9 mg.	..

g.=gram, mg.=milligram, i.u.=international unit.

The overall nutritive value of the diet appeared to be low. Increased intake of wheat, mixed cereals, leafy vegetables and intake of at-least skimmed milk especially by children and pregnant and nursing women would help to overcome the deficiencies in respect of calories, calcium, Vitamin A, Vitamin B<sub>1</sub> and Vitamin C.

## CHAPTER 7

### BUDGETARY POSITION

#### 7.1. *Introductory*

The two sides of the family balance sheet are receipts and disbursements. It may be recalled here that disbursements include money expenditure for current living and amount spent to increase assets or decrease liabilities and receipts include money income (and imputed money value of items consumed without money outlay) and funds which are obtained through decreasing assets or increasing liabilities. Theoretically, the two sides of the balance sheet should exactly tally for each sampled family. In practice, however, data on receipts and disbursements collected in the course of family living surveys seldom show such exact correspondence. There is always a gap between the two which may be called the balancing difference. The reasons for the gap are several. Data are collected from the sampled families for one whole month generally in one interview. It is hardly possible to obtain exact figures from families which could give a perfect account of the receipts and disbursements. Many factors such as recall lapses, end-period effects, deliberate concealment or distortion of certain items of income and expenditure on the part of informants, etc., come into play in the process of collection of data. Then, in the present survey, the value of articles actually consumed in respect of food, drink, tobacco and fuel and light was taken on the disbursements side and not the value of articles purchased. Net income from "family members enterprise account" could only be approximate because of difficulties of accounting. On account of all these factors, an exact balance between average receipts and disbursements per family cannot be expected in the data. Table 7.1 gives the average receipts and disbursements by monthly family income classes and also the net balancing difference between the two.

TABLE 7.1

*Average receipts, disbursements and balancing difference by family income classes*

Monthly family income class (Rs.)	Percentage of families to total	Average receipts per family per month (Rs.)	Average disbursements per family per month (Rs.)	Net balancing difference (+) or (—) (Rs.)
1	2	3	4	5
Less than 30	.. 4.12	41.25	36.62	(+) 4.63
30 to less than 60	.. 45.27	48.11	48.03	(+) 0.08
60 to less than 90	.. 29.84	76.77	78.55	(—) 1.78
90 to less than 120	.. 12.13	111.08	112.65	(—) 1.57
120 to less than 150	.. 6.03	137.59	125.83	(+) 11.76
150 to less than 210	.. 1.70	171.25	169.16	(+) 2.09
210 and above	.. 0.91	268.65	329.32	(—) 60.67
Total	.. 100.00	73.49	73.98	(—) 0.49

Taking all income classes, the net deficit was Re. 0.49 or about 1 per cent. of the total receipts.

### 7.2. Budgetary position by family income

The existence of a balancing difference, as discussed above, has to be kept in view in studying the relationship between current money income and money expenditure for current living, *i.e.*, the budgetary position of the families. The term “current money income” has been taken to include income from paid employment, self-employment and other income such as rent from land and houses, pension, cash assistance, gifts, concessions, interest and dividends, chance games and lotteries, while “money expenditure for current living” has been taken to include all items of consumption expenditure and disbursements on account of remittances to dependants and taxes, interest on loans and litigation. According to definitions adopted in this Report, these items will be referred to simply as income and expenditure. The budgetary position for groups of families at successive income levels measures the changing relationship between income and expenditure along the income scale and brings to light the prevalence of spending financed through deficit or the extent of surpluses. Such data are presented in table 7.2.

TABLE 7.2

*Budgetary position by family income classes*

Item	Monthly family income class (Rs.)							
	<30	30— <60	60— <90	90— <120	120— <150	150— <210	210 and above	All
1	2	3	4	5	6	7	8	9
Average monthly income per family (Rs.) ..	28.57	45.29	74.15	106.82	136.89	171.25	268.65	70.36
						..		
Average monthly expenditure per family (Rs.) ..	35.82	45.75	73.81	102.36	115.72	129.72	288.70	68.39
<i>Monthly balance</i>								
Percentage of families recording surplus* to total families .. ..	..	22.25	16.79	6.87	5.15	1.70	0.46	53.22
Percentage of families recording deficit to total families .. ..	4.12	23.02	13.05	5.26	0.88	..	0.45	46.78
Average surplus (+) or deficit (—) per family ..	(—)7.25	(—)0.46	0.34	4.46	21.17	41.53	(—)20.05	1.97

\*Zero balance is considered as surplus.

Of the total families surveyed, about 47 per cent. had deficit budgets while the remaining 53 per cent. had balanced or surplus budgets. The proportion of families having balanced or surplus budgets generally increased at successive income levels, increasing from 49 per cent. in the income class Rs. 30 to less than Rs. 60 to cent per cent in the income class 'Rs. 150 to less than Rs. 210'.

### 7.3. *Budgetary position by family composition*

Table 7.3 gives the budgetary position of the families by certain family types in terms of the number of adults and children in the family.

TABLE 7.3

*Budgetary position by family composition*

(In Rupees)

Item	Family composition (in terms of adults/children)										All
	1 adult	1 adult and children (one or more)	2 adults	2 adults and 1 child	2 adults and 2 children	2 adults and more than 2 child- ren	3 adults	3 adults and 1 child	3 adults and more than 1 child	Other fami- lies	
1	2	3	4	5	6	7	8	9	10	11	12
Percentage of families recording surplus* to total fa- milies ..	7.06	3.52	11.65	5.38	6.54	7.27	2.98	1.31	3.51	4.00	53.22
Percentage of families recording deficit to total fami- lies ..	16.20	1.45	4.25	6.65	4.46	5.14	..	0.98	2.37	5.28	46.78
Average amount of surplus(+) or deficit (—) (Rs.) per family over all families together	(—)3.02	4.71	5.75	(—)1.17	6.11	0.61	19.50	13.84	4.15	(—)2.89	1.97

\* Zero balance is considered as surplus.

Considering the surplus or deficit position as a whole, it is seen that excepting the single-men. families with 2 adults and 1 child and 'other' families. all had surplus budgets.



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PART II  
(LEVEL OF LIVING)

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## CHAPTER 8

### LEVEL OF LIVING

#### 8.1. *Concept of level of living*

In Part I, data have been presented mainly on the economic and material aspects of the level of living, *e.g.*, income and expenditure of working class families (as defined for the purpose of this survey) in Barbil. The concept of level of living, however, does not merely end with the satisfaction of material wants, it embraces all types of material and non-material wants. It expresses, in a large measure, a state of mind as a result of participation in non-material aspects of life as well as the level of consumption of material goods and services. So far as consumption of material goods is concerned, the level of living refers to the quantitative and qualitative consumption of goods and services. The actual composition of the items being consumed will depend upon the tastes and habits of the person or family in question and on the relative prices prevalent in the market to which he/it has access. The non-material elements entering into the concept of the level of living cover the whole field of desires and values for which a man may care—desires for particular types of food, drink, housing, clothing, etc., for educational, cultural and recreational facilities; for opportunity to do the kind of work that is satisfying to him; for safeguards against the risks of illness, unemployment and old age, etc. These non-material aspects in their turn are dependent to a great extent on social policy and climate and several other factors which naturally differ from society to society and individual to individual. A study of the non-material aspects of level of living can, therefore, most meaningfully be made for a compact group of population living under almost similar conditions.

Taking the broad concept of the level of living as discussed above, an attempt was made to collect information on certain additional items considered significant for the study of this concept for the working class population in India. This was the first attempt of its kind in this country and hence it was made on a limited scale. The information on the

additional items was collected in a separate schedule from an independent smaller sample of families. The additional aspects of level of living covered were :

- (a) Sickness;
- (b) Education;
- (c) Conditions of work, awareness of rights, trade unionism and social security;
- (d) Employment and service conditions;
- (e) Housing conditions and situation of the house in the context of social amenities;
- (f) Indebtedness; and
- (g) Savings and assets and inventory of a few durable items.

## 8.2. *Scope of Schedule 'B'*

The purpose of the enquiry in Schedule 'B' was a study of the aspects of living other than income and expenditure. These aspects were selected so as to enable an assessment being made of the physical well-being, satisfaction of cultural wants, participation in community activities, enjoyment of social rights, etc. The object was not only to obtain some quantitative indicators of level of living but also to get a qualitative idea of the conditions in which the families lived, the difficulties they experienced, their likings and interests, etc. For example, under the head "Sickness", information was obtained on how the families were affected when there was an incidence of sickness. Similarly, under "Education", information was collected not only about levels of literacy but also about interests of families in the matter of acquiring education and difficulties in the way. Under the head "conditions of work, awareness of rights, trade unionism and social security", details were collected about the extent to which the workers were in a position to enjoy the rights and privileges accruing to them from their employment. Under other heads also an attempt was made to collect information on both quantitative and qualitative aspects.

The data were collected by the Interview Method from the members of the sampled families. The Investigators were instructed to probe at great length into the replies given before filling in the schedule. It has to be recognised, however, that in a survey of this type, particularly when this part of the survey was the first of its kind in India, a large element of non-sampling error, e.g., Investigator and informant bias, arising out of

interview and response, is bound to creep into the data collected. For instance, the information relating to conditions of repairs, sewage and ventilation arrangements in Chapter 11 and condition of work places, welfare amenities provided to workers and awareness of provisions of labour laws on the part of workers in Chapter 12 is based on the opinions of different field Investigators and/or the sampled workers. As such, the information relating to these aspects is of subjective nature and this could at best be considered to give only a broad picture. Moreover, the data, being based on a relatively small sample (60 families), are also subject to a large sampling error. These limitations have to be carefully borne in mind while going through the analysis presented in this part of the Report. In all Chapters of this part of the Report, unestimated distributions, *i.e.*, distributions as obtained from the sample itself, are presented without any attempt to build up population estimates.

## CHAPTER 9

### EDUCATIONAL INTEREST

#### 9.1. General education

Data were collected on educational standards, etc., of the members of the sampled working class families who were aged 5 years and above. Table 9.1 shows the distribution of members receiving and not receiving education by family income classes. Table 9.2 shows distribution of members not receiving education, separately for children (5—14 years) and others, by reasons and income classes.

TABLE 9.1

*Distribution of persons (aged 5 years and above) by income and educational standard*

Item	Monthly family income class (Rs.)			
	< 60	60— < 120	120 and above	All
1	2	3		5
Actual number of persons in sampled families (aged 5 years and above) ..	72	87*	10	169
Percentage to total .. ..	42.60	51.48	5.92	100.00
<i>(A) All persons</i>				
Percentage receiving education ..	6.94	..	20.00	4.14
Percentage not receiving education ..	93.06	100.00	80.00	95.86
Total ..	100.00	100.00	100.00	100.00
<i>(B) Children</i>				
Percentage receiving education ..	33.33	..	66.67	14.89
Percentage not receiving education ..	66.67	100.00	33.33	85.11
Total ..	100.00	100.00	100.00	100.00

\* Required information in respect of two persons was not available.

**TABLE 9·1—*contd.***

	1	2	3	4	5
<i>All persons receiving education</i>					
Percentage receiving education in primary schools .. .. .	100.00	..	..	71.43	
Percentage receiving education in secondary schools .. .. .	..	..	..	..	
Percentage receiving education in other educational institutions .. .. .	..	..	100.00	28.57	
Total ..	100.00	..	100.00	100.00	

### TABLE 9-2

*Percentage distribution of persons, children and others not receiving education  
by reasons and family income*

[illegible]

Of all the members aged 5 and above, only 4 per cent. were receiving education and the rest were not receiving education. The percentage of the members receiving education was 20 in the highest income class. The percentage of children receiving education was about 15. Of the total members receiving education, about 71 per cent. were in primary schools and the rest were receiving education through other institutions, *e.g.*, basic school, etc. The main reasons for children not receiving education were reported to be lack of interest, financial difficulties and lack of facilities, while for adult members the main reasons were reported to be domestic difficulties and financial difficulties.

## CHAPTER 10

### SICKNESS AND TREATMENT

#### 10.1. *Introductory*

The data collected under this head were not intended to serve the purpose of a sickness survey as such—they were mainly intended to throw some broad light as to how the working class families were affected by the incidence of sickness. No rigid definition of sickness was, therefore, attempted and the informants were asked to report all cases which they considered as sickness. Thus, even if petty cases of sickness, *e.g.*, headache were reported, they were taken into account. In respect of each member of the family, information was collected on each case of sickness during the reference period of 60 days preceding the date of survey of the family. For each case of sickness details were sought on the type of sickness, consequences, duration, details of treatment taken and sources from which assistance, if any, was received. To ascertain the duration of sickness and treatment, the date of commencement and the date of termination of the sickness during the reference period were taken into consideration.

The broad types of sickness, *e.g.*, digestive diseases, cold, etc., were recorded by the Investigator on the basis of reports of the informants themselves because in many cases no medical aid was called for and no attempt at diagnosis was made. If several diseases were involved in a particular case, the main disease was recorded. For gainfully occupied persons, information was also collected on consequences of sickness, *i.e.* whether work was stopped or not.

#### 10.2. *Treatment and consequences of sickness*

Table 10.1 shows the percentage distribution of cases of sickness during the reference period of 60 days by type, duration, treatment source of assistance and consequences on the gainfully employed members. In all, there were 17 cases of sickness reported among 203 members of the sampled families. Information on consequences of sickness was collected only for gainfully occupied members of families.

TABLE 10.1

*Distribution of cases of sickness by (a) type, (b) duration, (c) type of treatment, (d) source of assistance received, and (e) consequences*

Item								Percentage of cases
1								2
<b>(a) Type of sickness</b>								
Fever	..	..	..	..	..	..	..	64.71
Small-pox, plague, cholera	..	..	..	..	..	..	..	5.88
Cough and cold	..	..	..	..	..	..	..	5.88
Other diseases	..	..	..	..	..	..	..	23.53
Total								100.00
<b>(b) Duration (during the reference period)</b>								
Below 7 days	..	..	..	..	..	..	..	47.06
7 days to below 15 days	..	..	..	..	..	..	..	23.53
15 days to below 30 days	..	..	..	..	..	..	..	23.53
30 days to below 60 days	..	..	..	..	..	..	..	5.88
Total								100.00
<b>(c) Type of treatment</b>								
Self-treatment	..	..	..	..	..	..	..	11.76
Allopathic treatment	..	..	..	..	..	..	..	88.24
Others	..	..	..	..	..	..	..	..
Total								100.00
<b>(d) Source of assistance received</b>								
No assistance received	..	..	..	..	..	..	..	88.24
Employer	..	..	..	..	..	..	..	11.76
Total								100.00



TABLE 10·1—*contd.*

1	2
<i>(e) Consequences (for gainfully occupied members of families)</i>	
Work and normal diet stopped .. .. .	17·65
Only work stopped .. .. .	52·94
None stopped .. .. .	29·41
Total ..	
100·00	

The distribution of cases by duration of sickness showed that in about 71 per cent. of the cases, the sickness lasted for less than 15 days. In about 88 per cent. of the cases, allopathic treatment was taken. No financial assistance was received in about 88 per cent. of the cases. Taking the cases of sickness among the gainfully occupied members of the families, in about 71 per cent. of the cases sickness resulted in stoppage of work. The average duration of stoppage of work was about 10 days.

## CHAPTER 11

### HOUSING CONDITIONS

#### 11.1. *Introductory*

Detailed data about the conditions of housing connected with the dwelling, mess, hotel or residential house of sampled working class families were collected under this head. Information was also collected about the condition of the building in which the dwelling was located, about rooms and verandah of the dwelling, about water supply, bath, kitchen and latrine and about the location of the dwelling.

#### 11.2. *Condition of building*

Table 11.1 shows the general characteristics of the building, such as, type of building, ownership or type of landlord, type of structure, condition of repairs and arrangements for sewage and ventilation.

TABLE 11.1

*Distribution of families by general characteristics of the building in which dwellings were located*

Item							Percentage of families
1							2
<b>(a) Type of building</b>							
Chawls/bustees	..	..	..	..	..	..	28.33
Independent buildings	..	..	..	..	..	..	53.33
Others	..	..	..	..	..	..	18.34
<b>Total</b>							<b>100.00</b>
<b>(b) Ownership or type of landlord</b>							
Employer	..	..	..	..	..	..	73.33
Self	..	..	..	..	..	..	20.00
Private	..	..	..	..	..	..	5.00
Public bodies	..	..	..	..	..	..	1.67
<b>Total</b>							<b>100.00</b>

TABLE 11.1--*contd.*

Item							Percentage of families
1							2
<b>(c) Type of structure</b>							
Permanent Kachha	..	..	..	..	..	..	63.33
Permanent pucca ..	..	..	..	..	..	..	13.33
Temporary kachha	..	..	..	..	..	..	11.67
Temporary pucca ..	..	..	..	..	..	..	11.67
Total							100.00
<b>(d) Condition of repairs</b>							
Good ..	..	..	..	..	..	..	38.33
Moderately good ..	..	..	..	..	..	..	31.67
Bad ..	..	..	..	..	..	..	30.00
Total							100.00
<b>(e) Sewage arrangements</b>							
Not reporting ..	..	..	..	..	..	..	1.67
Satisfactory ..	..	..	..	..	..	..	35.00
Moderately satisfactory	..	..	..	..	..	..	33.33
Unsatisfactory ..	..	..	..	..	..	..	30.00
Total							100.00
<b>(f) Ventilation arrangements</b>							
No ventilation ..	..	..	..	..	..	..	5.00
If ventilation ..	..	..	..	..	..	..	
(i) Good ..	..	..	..	..	..	..	45.00
(ii) Bad ..	..	..	..	..	..	..	25.00
(iii) Tolerable ..	..	..	..	..	..	..	25.00
Total							100.00

About 53 per cent. of the sampled families were living in independent buildings, 28 per cent. in chawls/bustees and the rest had other modes of accommodation. Roughly, 73 per cent. of the families were living in buildings provided by the employers and 20 per cent. in self-owned buildings. The structure of the building was kachha in about 75 per cent. of the cases. The rest were living in pucca buildings.

### 11.3. Condition of dwelling

Table 11·2 gives the condition of dwellings occupied by the sampled families, such as number of living rooms, provision of kitchen, store, bath and verandah, type of lighting, source of water supply, provision and type of latrine, etc. For the purpose of the survey, a living room was defined as one which would exclude kitchen, store, etc. if separate kitchen, store, etc., existed in the dwelling. For sources of water supply, if more than one source was being used, the one used most was taken into consideration.

### TABLE 11.2

### *Distribution of dwellings by various characteristics*

Item	Percentage of dwellings
<b>(a) Number of living rooms in dwelling</b>	
One .. .. .	85.00
Two .. .. .	13.33
Three .. .. .	1.67
<b>Total</b> ..	<b>100.00</b>
<b>(b) Lighting type</b>	
Kerosene .. .. .	100.00
<b>Total</b> ..	<b>100.00</b>
<b>(c) Provision of kitchen</b>	
Kitchen provided .. .. .	23.33
Where not provided using ..	
(i) Part of living room .. .. .	65.00
(ii) Covered or uncovered verandah .. .. .	11.67
<b>Total</b> ..	<b>100.00</b>
<b>(d) Number of stores</b>	
No store .. .. .	98.33
One .. .. .	1.67
<b>Total</b> ..	<b>100.00</b>

TABLE 11.2—*contd.*

Item							Percentage of dwellings
<b>(e) Provision of bath</b>							
No bath provided	..	..	..	..	..	..	98.33
Where provided:							
In individual use	..	..	..	..	..	..	1.67
Total							100.00
<b>(f) Provision of covered verandah</b>							
Provided	..	..	..	..	..	..	71.67
Not provided	..	..	..	..	..	..	28.33
Total							100.00
<b>(g) Source of water supply</b>							
Tap provided:							
(i) In dwelling	..	..	..	..	..	..	1.66
(ii) Outside dwelling	..	..	..	..	..	..	21.67
Well (with or without hand pump)	..	..	..	..	..	..	21.67
Rivers, lakes and springs	..	..	..	..	..	..	48.33
Others	..	..	..	..	..	..	6.67
Total							100.00
<b>(h) Provision of latrine</b>							
Not reporting	..	..	..	..	..	..	1.67
No latrine	..	..	..	..	..	..	95.00
In individual use	..	..	..	..	..	..	1.67
In common use with other families	..	..	..	..	..	..	1.66
Total							100.00
<b>(i) Type of latrine</b>							
Manually cleaned	..	..	..	..	..	..	100.00
Total							100.00

From the above table it would be seen that a majority of the families were living in dwellings having one living room and a covered verandah with no provision for separate kitchen, store, bath, tap water supply and latrine.

#### 11.4 Distance of dwellings from important places

Information was also collected about the important places usually visited by workers and their families and the distance of such places from the dwellings. The intention was to find out whether essential needs and amenities were easily available to the workers and their families in nearby places. Table 11.3 gives the percentage distribution of families visiting important places by distance of the places from their dwellings.

TABLE 11.3

*Distribution of families visiting important places by distance of the places from their dwellings*

Particulars of places, etc.	Percent- age of families reporting	Percent- age of families visiting	Percentage of families visiting the places by distance			Total
			Less than 1 mile	1 mile to less than 2 miles	2 miles and above	
1	2	3.	4	5	6	7
Work-place of the main earner	..	..	50.00	25.00	25.00	100.00
Primary school .. ..	..	20.00	43.33	25.00	11.67	100.00
Medical aid centre .. ..	..	36.67	45.00	10.00	8.33	100.00
Hospital .. ..	..	16.67	25.00	13.33	45.00	100.00
Play-ground for children	..	73.33	13.33	5.00	8.34	100.00
Cinema house .. ..	..	20.00	21.67	8.33	50.00	100.00
Shopping centre-grocery	..	..	53.33	1.67	45.00	100.00
Shopping centre—vegetables	..	..	28.33	5.00	66.67	100.00
Employment exchange	..	1.67	80.00	1.67	16.66	100.00
Railway station .. ..	..	1.67	40.00	1.67	56.66	100.00
Bus stop .. ..	..	..	50.00	15.00	1.67	33.33
Post office .. ..	..	..	13.33	26.67	10.00	50.00

In a majority of the cases, work-places of the main earners were at a distance of less than 1 mile. Similar was the case with other important places of visit by workers or their families such as primary school, medical aid centre and shopping centre—grocery. Play-ground for children, employment exchange and bus stop were not visited by a majority of the families. Hospital, shopping centre—vegetables, railway station, post office and cinema were at a distance of 2 miles and above from the dwellings in a majority of cases.

## CHAPTER 12

### EMPLOYMENT, WORKING AND SERVICE CONDITIONS

#### 12.1 *Introductory*

Information was collected in respect of employment pattern, service conditions, length of service, working conditions and welfare of such worker-members in the sampled working class families as were employed in registered mines. In regard to employment pattern, employment history of the members employed in registered mines at any time during the preceding one year was collected for the 12 months preceding the date of survey. In view of the long reference period, a week was prescribed as the recording unit. It was recognised that details of employment history for one full year could not be obtained by week to week accounting in view of the difficulties of recall and, therefore, only a broad pattern was sought by combining all the periods under one particular major head during the preceding year on the basis of information furnished by the informant. With regard to working conditions and awareness of the statutory rights and privileges enjoyed by the workers, information was collected from the informants alone and no attempt was made by the Investigators to check up the details by visiting the mines, though in cases of doubt or conflicting opinions they had to probe in detail. For this purpose, only such members of the sampled families were covered as were employed in registered mines on the day preceding the date of survey. These included paid apprentices also.

#### 12.2 *Employment pattern*

Table 12.1 shows the employment pattern of the worker-members of the sampled families, classified as 'Permanent' and 'Others', for a reference period of one year. Out of a total of 104 employee-members, information on employment pattern could be collected from 101 employee-members only.

TABLE 12·1

*Distribution of man-weeks by employment status*

Employment particulars	Percentage of man-weeks worked			
	Not reporting	Permanent workers	Other workers	All
1	2	3	4	5
<i>(a) Paid employment</i>				
(i) In mines .. ..	87·80	95·96	87·75	89·39
(ii) In other establishments ..	6·93	..	..	2·40
<i>(b) Self employment .. ..</i>				
	3·29	..	6·61	4·15
<i>(c) In employment but not at work .. ..</i>				
	..	..	0·88	0·40
<i>(d) Not in employment</i>				
(i) Seeking work .. ..	1·98	..	0·33	0·84
(ii) Not seeking but available for work ..	..	3·84	4·43	2·78
(iii) Not available for work ..	..	0·20	..	0·04
Total ..	100·00	100·00	100·00	100·00
Number of employees .. ..	35	20	46	101

There was a clear difference in the pattern for 'permanent' and 'other' workers. In the case of the former, the percentage of man-weeks in self employment was nil but not so in the case of the latter who had a lesser quantum of paid employment.

### 12·3 Condition of work-place

Table 12·2 gives the opinion of the worker-members of sampled families (excluding those who were on out-door duties), classified by industry groups, about the condition of work-places.



TABLE 12·2

*Percentage distribution of employers according to opinion expressed on condition of work-places by industry groups*

Condition of work place	Industry-groups			
	Mining of iron ores	Mining of manganese	Rest	All
1	2	3	4	5

  

<i>Temperature, humidity and ventilation</i>						
Not reporting	..	..	8·70	25·98	..	21·15
Uncomfortable	..	..	30·43	27·27	50·00	28·85
Tolerable or comfortable	..	..	17·39	27·27	..	24·04
No particular comment	..	..	43·48	19·48	50·00	25·96
Total	..	..	100·00	100·00	100·00	100·00

  

<i>Illumination</i>						
Not reporting	..	..	8·70	25·97	..	21·15
Too dark	..	..	..	2·60	..	1·93
Too bright	..	..	4·34	19·48	..	15·38
Tolerable or good	..	..	78·26	28·57	50·00	40·39
No particular comment	..	..	8·70	23·38	50·00	21·15
Total	..	..	100·00	100·00	100·00	100·00

  

<i>Cleanliness</i>						
Not reporting	..	..	..	15·58	..	11·54
Dirty	..	..	..	17·39	20·78	19·23
Fair or good	..	..	..	47·83	45·46	100·00
No particular comment	..	..	..	34·78	18·18	21·15
Total	..	..	..	100·00	100·00	100·00

  

<i>Sitting and standing arrangements</i>							
Not reporting	..	..	..	8·70	28·57	..	23·08
Uncomfortable	..	..	..	52·17	35·07	..	37·50
Comfortable	..	..	..	4·35	6·49	..	5·77
No particular comment	..	..	..	34·78	29·87	100·00	33·65
Total	..	..	..	100·00	100·00	100·00	100·00

12.4 *Amenities provided*

Relevant data collected from worker-members (excluding those whose place of work was their own residence) on welfare amenities provided within the compound or premises of the mine and outside are presented in table 12.3.

TABLE 12.3

*Percentage distribution of employees according to opinion expressed on amenities provided*

Items	Not re- port- ing	Not provi- ded	Provi- ded	Total	Among provided (Col. 4) considered			
					Unsatis- factory	Statis- factory	No par- ticular com- ments	Total
1	2	3	4	5	6	7	8	9
Latrines and urinals ..	0.96	60.58	38.46	100.00	27.50	57.50	15.00	100.00
Bath ..	3.85	90.38	5.77	100.00	..	100.00	..	100.00
Wash place ..	0.96	59.62	39.42	100.00	2.44	97.56	..	100.00
Drinking water	0.96	25.96	73.08	100.00	19.74	80.26	..	100.00
Rest shelter ..	0.96	33.65	65.39	100.00	35.29	64.71	..	100.00
Canteen ..	0.96	68.27	30.77	100.00	3.13	93.75	3.12	100.00
Reading or re- creation ..	0.96	76.92	22.12	100.00	..	95.65	4.35	100.00
Co-operative stores and grain shops	0.96	72.12	26.92	100.00	21.43	75.00	3.57	100.00
Technical train- ing ..	0.96	98.08	0.96	100.00	..	..	100.00	100.00
Medical facility arranged by employers ..	0.96	8.65	90.39	100.00	45.74	48.94	5.32	100.00
Medical facility arranged by E.S.I.C. ..	0.96	99.04	..	100.00	..	..	..	..

12.5. *Statutory rights and benefits*

Table 12.4 gives the data collected on awareness of important provisions of labour laws on the part of the employee-members of the sampled working class families.

TABLE 12.4

*Distribution of employee-members by rights and benefits under labour laws and awareness thereof*

Rights and benefits	Percentage of employee-members by awareness				
	Not reporting	Fully aware	Partially aware	Not aware	Total
1	2	3	4	5	6
<i>Mines Act</i>					
Maximum daily hours of work at normal wages .. ..	..	35.58	8.65	55.77	100.00
Rate of overtime wages .. ..	..	1.92	0.96	97.12	100.00
Entitlement to leave with wages	2.88	25.00	9.62	62.50	100.00
Rate of leave with wages .. ..	1.92	0.96	3.85	93.27	100.00
Employment between 10 P.M. and 5 A.M. permissible .. ..	2.27	6.82	15.91	75.00	100.00
(Question put to women workers only)					
Underground employment permissible .. ..	11.36	..	..	88.64	100.00
(Question put to women workers only)					
<i>Payment of Wages Act</i>					
Payment of wages at regular intervals .. ..	..	97.12	2.88	..	100.00
Maximum interval at which wages can be paid .. ..	..	9.62	9.62	80.76	100.00
Imposition of fines—deductions from wages .. ..	..	..	2.88	97.12	100.00
Procedure for complaints .. ..	..	1.92	5.77	92.31	100.00
<i>Maternity Benefits Act</i>					
Leave for confinement .. ..	..	51.16	4.65	44.19	100.00
Notice for leave .. ..	..	32.56	18.60	48.84	100.00
Termination of service during leave .. ..	..	37.21	9.30	53.49	100.00
Provision of cash benefit for leave period .. ..	..	55.81	4.65	39.54	100.00

TABLE 12.4—*contd.*

1	2	3	4	5	6
<i>Workmen's Compensation Act</i>					
Compensation for temporary disablement .. ..	..	11.11	6.06	82.83	100.00
Compensation for death due to work accident .. ..	..	7.07	3.03	89.90	100.00
Procedure for complaints .. ..	..	2.02	3.03	94.95	100.00
<i>Industrial Employment (Standing Orders) Act</i>					
Framing of procedures for recruitment, discharge, disciplinary action, etc. ..	..	2.90	..	97.10	100.00
Approval of procedure .. ..	..	..	..	100.00	100.00
Intimation of procedures to the workers .. ..	..	..	..	100.00	100.00
<i>Industrial Disputes Act</i>					
Lay-off compensation .. ..	..	1.25	..	98.75	100.00
Rate of lay-off compensation .. ..	..	..	..	100.00	100.00
Notice of retrenchment .. ..	..	5.00	1.25	93.75	100.00
Retrenchment compensation .. ..	..	2.50	2.50	95.00	100.00
<i>Employees' Provident Fund Act and Scheme</i>					
Contribution by employer .. ..	..	55.38	4.62	40.00	100.00
Period after which the employers' contribution becomes payable .. ..	..	..	1.54	98.46	100.00
Accumulation of interest .. ..	..	3.07	4.62	92.31	100.00

### 12.6. Trade union membership

Data collected regarding association of employee-members with trade unions are presented in table 12.5. For the purpose of the survey, a trade union was defined as any organisation or association of workers which stood for achievement of their economic demands. Such organisations or associations might not necessarily be registered with the Registrar of Trade Unions or recognised by the employers. For ascertaining the membership of any trade union, only the position on the date of survey was taken into account.

TABLE 12.5

*Distribution of employee-members according to membership of trade unions and other details*

Item							Percentage of employee- members
1							2
<i>Membership</i>							
Not reporting	..	..	..	..	..	..	0.96
No union	..	..	..	..	..	..	44.23
If union existing	..						
(a) Member	..	..	..	..	..	..	35.58
(b) Not a member	..	..	..	..	..	..	19.23
Total							100.00
<i>Subscription paid</i>							
Not reporting or no subscription	..	..	..	..	..	..	10.81
Paying regularly	..	..	..	..	..	..	59.46
Not paying regularly	..	..	..	..	..	..	29.73
Total							100.00
<i>Rate of subscription per month</i>							
Not reporting	..	..	..	..	..	..	13.51
Less than Re. 0.25	..	..	..	..	..	..	21.63
Re. 0.25 to less than Re. 0.50	..	..	..	..	..	..	16.21
Re. 0.50 and above	..	..	..	..	..	..	48.65
Total							100.00

Of the total employee-members, about 36 per cent. reported to be the members of trade unions. Of these, about 59 per cent. were paying their subscription regularly. The most common rate of subscription was Re. 0.50 and above.

12.7. *Length of service*

Some information was also collected on the total length of service of each employee-member in the particular establishment in which he/she was employed on the day preceding the date of survey. If the service was discontinuous, then the total duration was counted from the first employment in the establishment after ignoring the period of discontinuities.

On the basis of this information, the distribution of employee-members according to their length of service in the particular establishment in which they were employed on the reference day is given in table 12.6.

TABLE 12.6

*Percentage distribution of employee-members according to length of service*

Length of service	Industry groups			
	Mining of iron ore	Mining of manganese	Rest	All
1	2	3	4	5
Not reporting .. .. .	..	2.60	50.00	3.85
Less than 1 year .. .. .	26.09	12.99	..	15.38
One year to less than 5 years .. .. .	52.17	58.44	25.00	55.77
5 years to less than 10 years .. .. .	21.74	15.58	..	16.35
10 years to less than 20 years .. .. .	..	9.09	..	6.73
20 years and above .. .. .	..	1.30	25.00	1.92
Total .. .. .	100.00	100.00	100.00	100.00
Number of employees .. .. .	23	77	4	104

Twenty five per cent. of the employee-members had a length of service of more than 5 years.

12.8. *Service conditions*

In regard to service conditions, information was obtained on shift-working, rest intervals, pay-period, paid earned leave and social security benefits. All this information was obtained in respect of employee-members including paid apprentices, employed in registered mines on the day preceding the date of survey. This information was collected from the

informants only and not from the establishments where they were employed. A person was considered to be employed if he was having a job, even though he might not be actually working on the reference day for such reasons as illness, leave, temporary lay-off, etc. Table 12.7 shows the relevant data collected on service conditions.

TABLE 12.7

*Percentage distribution of employee-members by industries and service conditions*

Service conditions				Industry groups			
				Mining of iron ore	Mining of manganese	Rest	All
1				2	3	4	5
<i>Shift-working</i>							
Not reporting	..	..	..	..	6.49	..	4.81
Day	..	..	..	78.26	93.51	75.00	89.43
Night	..	..	..	13.04	..	..	2.88
Rotation	..	..	..	8.70	..	25.00	2.88
Total	..	..	..	100.00	100.00	100.00	100.00
<i>Daily rest/interval</i>							
Not reporting	..	..	..	..	3.90	50.00	4.81
No rest/interval	..	..	..	39.13	2.60	..	10.58
Half-an-hour or less	..	..	..	4.35	1.30	..	1.92
More than half-an-hour	..	..	..	56.52	92.20	50.00	82.69
Total	..	..	..	100.00	100.00	100.00	100.00
<i>Pay-Period</i>							
Not reporting	..	..	..	..	6.49	..	4.81
Weekly	..	..	..	95.65	93.51	100.00	94.23
Monthly	..	..	..	4.35	..	..	0.96
Total	..	..	..	100.00	100.00	100.00	100.00
<i>Days of paid earned leave enjoyed</i>							
Not reporting	..	..	..	8.70	36.36	50.00	30.77
0 day	..	..	..	34.78	16.88	..	20.19
1 to 10 days	..	..	..	56.52	41.57	50.00	45.19
11 to 15 days	..	..	..	..	5.19	..	3.85
Total	..	..	..	100.00	100.00	100.00	100.00

About 89 per cent. of the employee-members were working in day shifts. About 83 per cent. of the employee-members reported that they were enjoying rest/interval of more than half-an-hour. As regards pay-period, 94 per cent. of the employee-members were being paid weekly. Data on paid earned leave enjoyed by the employee-members during the calendar year preceding the date of survey show that about 45 per cent. of them enjoyed leave between 1 and 10 days, about 4 per cent. between 11 and 15 days. About 20 per cent. of the employee-members reported that they had not enjoyed paid earned leave. In this connection it has to be borne in mind that some of the employee-members were in employment for a part of the reference year only and the data related to paid leave actually availed of.

### 12.9. Social Security Benefits

Data were also collected on social security benefits, e.g., under the Provident Fund Scheme, enjoyed by the employee-members as on the date of survey. These data are presented in table 12.8.

TABLE 12.8

#### *Distribution of employee-members by social security benefits*

Scheme	Percentage of employee-members
1	2
<i>Employees' Provident Fund Scheme</i>	
No arrangement .. .. .	37.50
If arrangement—	
(A) Contributing .. .. .	42.31
(B) Not contributing—	
(i) Not eligible .. .. .	13.46
(ii) Not interested .. .. .	6.73
Total ..	100.00

Of the total of 104 employee-members, about 42 per cent. were contributing to Provident Fund account either under the Employees' Provident Fund Act or under voluntary Provident Fund schemes maintained by the employers. Out of about 20 per cent. of employee-members who were not contributing, a majority of them were not eligible. In about 38 per cent. of the cases there was no arrangement for Provident Fund scheme.



## CHAPTER 13

### SAVINGS, ASSETS AND INDEBTEDNESS

#### 13.1. *Introductory*

Under this head, information was collected from each sampled family about the amount of its savings and assets held at the place of residence or at the native place and total debts—both on ‘family account’ and on ‘enterprise and other purposes account’—as on the date of survey. Only the family’s share of the assets and loans was taken into consideration if such assets and loans were held jointly with others. Loans taken from the same source but for different purposes, as also loans taken for the same purpose from different sources, were treated as separate cases of loans. Credit purchases were also considered as loans.

#### 13.2. *Components of savings*

Relevant data on ‘savings’ and ‘assets’ are presented in table 13.1.

TABLE 13.1

*A—Average amount (Rs.) of savings and assets per reporting family by income classes*

Savings/assets	Monthly family income class (Rs.)			
	<60	60— <120	120 and above	All
1	2	3	4	5
<i>Average amount per reporting family (Rs.)</i>				
Savings .. .. .	5.77	61.22	540.00	44.83
Assets .. .. .	239.34	445.26	75.00	312.80
Total ..	245.11	506.48	615.00	357.63

TABLE 13.1—*contd.***B—Percentage distribution of savings and assets by form and income classes**

Form of savings/assets	Monthly family income class (Rs.)			
	< 60	60— < 120	120 and above	All
1	2	3	4	5
<b>(i) Savings</b>				
<b>(a) On family account</b>				
Provident fund—own contribution ..	1.03	3.85	7.32	2.92
Provident fund—employer's contribution .. .. .	0.62	3.43	7.32	2.53
Small savings (bank, postal and cash in hand) .. .. .	0.70	4.55	73.17	6.95
Others .. .. .	..	0.26	..	0.14
Total ..	2.35	12.09	87.81	12.54
<b>(b) On enterprise and other purposes account .. .. .</b>				
.. .. .	..	..	..	..
<b>(ii) Assets</b>				
<b>(a) On family account</b>				
Land .. .. .	74.02	61.81	..	63.15
Building .. .. .	9.56	9.27	..	8.85
Jewellery and ornaments .. .. .	11.54	12.96	12.19	12.35
Others .. .. .	2.53	3.87	..	3.11
Total ..	97.65	87.91	12.19	87.46
<b>(b) On enterprise and other purposes account .. .. .</b>				
.. .. .	..	..	..	..
Grand Total ..	100.00	100.00	100.00	100.00
Total number of reporting families ..	35	23	2	60

The amount of savings and assets per reporting family worked out to about Rs. 45 and Rs. 313 respectively giving a total of Rs. 358. Thus, savings formed about 13 per cent. and assets about 87 per cent. of the total amount of savings and assets held by the reporting families. Both savings and assets were held wholly on 'family account'.

### 13.3. *Extent of savings and assets*

Table 13.2 gives frequency distribution of families according to total amount of savings and assets held on the date of survey by income classes.

TABLE 13.2

*Percentage distribution of families by total amount of savings and assets and income classes*

Amount of savings and assets	Monthly family income class (Rs.)			
	<60	60— <120	120 and above	All
1	2	3	4	5
No savings and assets .. ..	40.00	13.04	50.00	30.00
Less than Rs. 200 .. ..	28.57	21.74	..	25.00
Rs. 200 to below Rs. 500 .. ..	17.14	17.39	..	16.67
Rs. 500 to below Rs. 1,500 .. ..	11.43	34.78	50.00	21.67
Rs. 1,500 to below Rs. 2,500 .. ..	2.86	8.70	..	5.00
Rs. 2,500 to below Rs. 3,500 .. ..	..	..	..	..
Rs. 3,500 to below Rs. 4,500 .. ..	..	..	..	..
Rs. 4,500 and above .. ..	..	4.35	..	1.66
Total .. ..	100.00	100.00	100.00	100.00

About 30 per cent. of the families had no savings and assets. Roughly 22 per cent. of the families reported savings and assets of Rs. 500 to below Rs. 1,500.

### 13.4. *Possession of durable articles and live-stock*

In addition to savings and assets, data were collected on certain selected durable articles. The intention was to have an idea of the living habits and the level of living of the sampled working class families on the basis of the possession or non-possession of such articles. Table 13.3 shows the names and number of durable articles and live-stock possessed by the sampled working class families. For this purpose durable articles hired in or hired out were not taken into account.

TABLE 13·3

*Number of families posszssing selected durable articles and live-stock and number of articles, etc., possessed*

Durable articles and/live stock					Number of families reporting possession of articles, etc.	Percentage of reporting families	Total number of articles, etc., possessed	Average number per reporting family
1					2	3	4	5
Table	..	..	..	..	1	1·67	1	1·00
Chair	..	..	..	..	1	1·67	1	1·00
Cot	..	..	..	..	25	41·67	36	1·44
Chouki	..	..	..	..	2	3·33	4	2·00
Radio	..	..	..	..	1	1·67	1	1·00
Fountain pen	..	..	..	..	1	1·67	1	1·00
Cow, buffalo	..	..	..	..	1	1·67	1	1·00

### 13·5. *Extent of indebtedness*

Table 13·4 gives the percentage distribution of families by amount of debt and income classes.

TABLE 13·4

*Percentage distribution of families by amount of debt and income classes*

Amount of debt				monthly family income class (Rs.)			
				<60	60— <120	120 and above	All
1				2	3	4	5
Less than Rs. 50	..	..	..	100·00	66·67	..	77·78
Rs. 50 to less than Rs. 100	..	..	..	..	33·33	..	22·22
Total				100·00	100·00	..	100·00
Total number of families reporting debt				3	6	..	9

About 78 per cent. of the families reported debt of less than Rs. 50 and the remaining 22 per cent. of Rs. 50 to less than Rs. 100.

### 13.6. Purpose of loans

The relevant data on indebtedness by purpose of loans are presented in table 13.5.

TABLE 13.5

*Distribution of families, loans and amount of loans by purpose*

Purpose of loans				Percentage of families reporting debt	Percentage distribution of loans	Percentage distribution of amount of loans
1				2	3	4
<b>(A) On family account</b>						
Festival	..	..		22.22	22.22	26.14
Funeral	..	..		11.11	11.11	4.54
Current deficit	..	..		44.45	44.45	27.65
Others	..	..		11.11	11.11	7.58
Total				88.89	88.89	65.91
<b>(B) On enterprise and other purposes account</b>						
Other family enterprise	..	..		11.11	11.11	34.09
Total				11.11	11.11	34.09
Grand Total				100.00	100.00	100.00

Out of the total of 60 sampled families, 9 or 15 per cent. reported debt on the date of survey. About 44 per cent. of the total number of loans (9) were taken for meeting current deficit and about 22 per cent. for festival expenses. Of the total amount of loans (Rs. 264) about 28 per cent. was taken for meeting current deficit and about 26 per cent. for festival expenses. Out of the families reporting debt, about 89 per cent. had taken loans on 'family account' and the rest on 'enterprise and other purposes account'.

13.7. *Sources and terms of loans*

Table 13.6 gives the percentage distribution of loans by source, nature of security, rate of interest and type of instalment for repayment.

TABLE 13.6

*Percentage distribution of loans by source, nature of security, rate of interest and type of instalment for repayment*

By source		By nature of security		By rate of interest		By type of instalment (for repayment of loans)	
Source of loan	Percentage of loans	Nature of security	Percentage of loans	Rate of interest	Percentage of loans	Type of instalment	Percentage of loans
1	2	3	4	5	6	7	8
		No security	88.89	No interest	77.78		
Cooperative society ..	11.11			Less than 6%	11.11	Weekly	55.56
Employer ..	11.11			6% to less than 12½%	11.11		
Money lender	11.11						
Shop-keeper	22.22						
Friends and relatives ..	44.45						
		Others	11.11			Others	44.44
Total ..	100.00		100.00		100.00		100.00

About 44 per cent. of the loans were taken from friends and relatives. About 89 per cent. of the loans were taken at no security. About 78 per cent. of the loans were taken at no interest. About 56 per cent. of the loans were to be repaid in weekly instalments.

## CHAPTER 14

### SOME IMPORTANT FINDINGS

#### 14.1. *Family characteristics, income and expenditure*

The estimated number of families of industrial workers satisfying the survey definition worked out in Barbil centre to about 9 thousand. Of the total families, about 23 per cent consisted of single member, 35 per cent. of two to three members, 26 per cent. of four to five members, 11 per cent. of six to seven members and the remaining 5 per cent. consisted of more than 7 members. By family type, about 36 per cent. consisted of husband, wife and children. Others in order were those consisting of unmarried earner and husband or wife, i.e., single workers with dependants living elsewhere (23 per cent.); husband, wife, children and other members (10 per cent.); unmarried earner and other members (8 per cent.); and husband and wife (9 per cent.) and rest (14 per cent.).

The average size of the family was 3.34 persons. Of these, 1.64 were earners, 0.05 earning dependant and 1.65 non-earning dependants. Of the earners, 0.89 were adult men and the rest 0.75 adult women. About 44 per cent. of the families had only one income recipient. On an average, a family had 1.65 dependants living with it and 0.83 dependants living elsewhere.

The average monthly income worked out to Rs. 70.36 per family and Rs. 20.83 per capita. About 75 per cent. of families came within the income class 'Rs. 30 to less than Rs. 90' and about 3 per cent. of the families fell in the income class of Rs. 150 and above.

Of the average monthly income of Rs. 70.36 per family, income from paid employment accounted for Rs. 63.61 or about 90 per cent., income from self-employment for Re. 0.60 or about 1 per cent. and income from other sources such as rent from land, house, pension, cash assistance, gifts, concessions, etc., for Rs. 6.15 or about 9 per cent. Men contributed the major amount to the average monthly family income from all the three sources.

The average monthly expenditure for current living was Rs. 68.39 per family, Rs. 20.23 per capita and Rs. 25.18 per adult consumption

unit. The average expenditure per capita and per adult consumption unit generally showed less variations in the different income classes within the income range of 'Rs. 30 to less than Rs. 210'.

Of the average monthly expenditure of Rs. 68·39 per family, consumption expenditure accounted for Rs. 62·90, the rest being accounted for by non-consumption outgo like remittances to dependants. Expenditure on food worked out to Rs. 38·56 or about 61 per cent. of the total consumption expenditure. Although the proportion of expenditure on food to consumption expenditure decreased from about 61 per cent. in the lowest income class to 46 per cent. in the highest income class, there was no distinct relationship with the level of income.

An analysis of the nutritive contents of the food-stuffs consumed, on an average, by a working class family revealed that the overall nutritive value of the diet was rather low. Increased intake of wheat, mixed cereals, leafy vegetables and intake of at least skimmed milk especially by children and pregnant and nursing women would help to overcome the deficiencies in respect of calories, calcium, vitamin A, vitamin B, and vitamin C.

#### 14·2. *Additional aspects of level of living*

As already stated in Chapter 8, the additional aspects of level of living relate only to the sampled families and no estimates have been built on the basis of data collected in regard to these aspects. Among industrial workers in Barbil, about 87\* per cent. of all members (aged 5 years and above) were illiterate and about 11\* per cent. had received education upto or below primary standard. About 4 per cent. of family members surveyed were receiving education. Among children (5 to 14 years of age) this percentage was about 15. The reasons for not receiving education in case of children were mainly lack of interest, financial difficulties and lack of facilities.

Fever was the main sickness reported. Allopathic treatment was the most popular among the families.

A majority of the sampled **working** class families were living in independent buildings. **The** accommodation occupied by them generally

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\* Estimated figures.



consisted of one living room and a covered verandah with no provision for separate kitchen, store, bath, latrine and tap water supply. Important places usually visited by the working class families for their essential needs and amenities, e.g. primary school, medical aid centre and shopping centre—grocery were in most cases at a distance of less than one mile from their dwellings.

Twenty five per cent. of the employee-members had a length of service of more than 5 years. About 89 per cent. of the employee-members were working in day shifts. About 83 per cent. of the employee-members were enjoying a daily rest/interval of more than half-an-hour. Most of the employee-members were being paid weekly. About 20 per cent. of the employee-members reported that they had not enjoyed paid earned leave. About 42 per cent. of the employee-members were contributing to Provident Fund Account either under the Employees' Provident Funds Act or under voluntary Provident Fund schemes maintained by the employers.

Savings formed about 13 per cent. and assets about 87 per cent. of the total amount of savings and assets. The average amount of savings and assets per reporting family on the date of survey worked out to Rs. 45 and Rs. 313 respectively. Roughly 22 per cent. of the families reported savings and assets of Rs. 500 to less than Rs. 1,500.

About 15 per cent. of the families surveyed reported debt on the date of survey. The outstanding loans were mostly on 'family account'.

## APPENDIX I

*List of Centres covered under Family Living Survey among Industrial Workers during 1958-59*

### **A. Factory Centres**

1. Digboi
2. Jamshedpur
3. Monghyr-Jamalpur
4. Bombay
5. Ahmedabad
6. Nagpur
7. Bhavnagar
8. Sholapur
9. Bhopal
10. Indore
11. Gwalior
12. Madras
13. Madurai
14. Coimbatore
15. Guntur
16. Hyderabad
17. Sambalpur
18. Kanpur
19. Varanasi (Banaras)
20. Saharanpur
21. Calcutta
22. Howrah
23. Asansol
24. Bangalore
25. Alleppey
26. Alwaye

### **27. Amritsar**

28. Yamunanagar

29. Jaipur

30. Ajmer

31. Delhi

32. Srinagar

### **B. Mining Centres**

33. Jharia

34. Kodarma

35. Naomundi

36. Balaghat

37. Gudur

38. Barbil

39. Raniganj

40. Kolar Gold Field

### **C. Plantation Centres**

41. Labac

42. Rangapara

43. Mariani

44. Doom Dooma

45. Coonoor

46. Darjeeling

47. Jalpaiguri

48. Chikmagalur

49. Ammathi

50. Mundakkayam

## APPENDIX II

### *Average monthly expenditure item-wise per family*

Item	All families		Single-member families	
	Number of reporting families	Average expenditure per family of all families (Rs.)	Number of reporting families	Average expenditure of per family of all families (Rs.)
1	2	3	4	5
<b>(A) CONSUMPTION EXPENDITURE</b>				
FOOD, BEVERAGES, ETC.				
<i>Cereals and cereal products</i>				
Paddy .. .. .	5	1.54	1	0.10
Rice .. .. .	231	22.01	35	10.85
Wheat .. .. .	4	0.18	2	0.57
Wheat atta .. .. .	18	0.38	5	0.57
Barely .. .. .	1	0.13	..	..
Gram .. .. .	1	0.02	1	0.09
Chitra, muri, khoi, lawa .. .. .	55	0.32	2	0.01
Suji, rawa .. .. .	1	0.01	..	..
Biscuit .. .. .	2	0.03	..	..
Grinding and other charges .. .. .	1	0.00	..	..
Sub-total : cereals and products .. .. .	238	24.62	37	12.19
<i>Pulses and pulse products</i>				
Arhar .. .. .	179	1.51	27	0.89
Moong .. .. .	17	0.13	2	0.03
Masur .. .. .	45	0.30	4	0.16
Urd .. .. .	16	0.09	..	..
Khesari .. .. .	7	0.04	..	..
Other pulses .. .. .	9	0.04	2	0.02
Pulse products .. .. .	2	..	..	..
Sub-total : pulses and products .. .. .	231	2.11	33	1.10

APPENDIX II—*contd.*

1				2	3	4	5
<i>Oil seeds, oils and fats</i>							
Mustard oil	..	..	..	219	1.41	30	0.65
Coconut oil	..	..	..	16	0.12	..	..
Gingelly oil	..	..	..	4	0.02	..	..
Other vegetable oil	..	..	..	2	0.01	..	..
.. Vanaspati	..	..	..	2	0.02	..	..
.. Oil seeds	..	..	..	2	0.01	..	..
.. Other fats	..	..	..	9	0.03	3	0.03
Sub-total: oilseeds, oils and fats				233	1.62	33	0.68
<i>Meat, fish and eggs</i>							
Goat meat	..	..	..	128	1.82	16	0.97
Beef	..	..	..	1	0.02	..	..
Mutton	..	..	..	6	0.16	..	..
Pork	..	..	..	6	0.06	..	..
Poultry	..	..	..	32	0.34	2	0.20
Other meat	..	..	..	3	0.03	1	0.05
Fresh fish	..	..	..	21	0.20	4	0.09
Dry fish	..	..	..	54	0.13	7	0.05
Sub-total: meat, fish and eggs				185	2.76	25	1.36
<i>Milk and milk products</i>							
Milk-cow	..	..	..	6	0.19	1	0.08
Curd	..	..	..	2	0.00	..	..
Ghee-cow	..	..	..	1	0.02	1	0.07
Powdered milk	..	..	..	1	0.01	..	..
Sub-total: milk and products				9	0.22	1	0.15
<i>Condiments and spices</i>							
Salt	..	..	..	234	0.32	33	0.15
Turmeric	..	..	..	142	0.16	17	0.07
Chillies-green	..	..	..	85	0.09	14	0.07
Chillies-dry	..	..	..	118	0.17	17	0.10

APPENDIX II—*contd.*

1				2	3	4	5
<i>Condiments and spices—contd.</i>							
Tamarind	..	..	..	19	0·02	2	0·01
Onion	..	..	..	192	0·38	28	0·23
Garlic	..	..	..	90	0·11	18	0·08
Coriander	..	..	..	1	0·00	..	..
Ginger	..	..	..	1	0·00	..	..
Pepper	..	..	..	2	0·00	..	..
Methi	..	..	..	1	0·00	..	..
Mustard	..	..	..	3	0·01	..	..
Jira	..	..	..	5	0·02	..	..
Cloves	..	..	..	1	0·00	..	..
Elaichi	..	..	..	1	0·00	..	..
Mixed spices	..	..	..	221	0·38	33	0·25
Sub-total : condiments and spices ..				234	1·66	33	0·96
<i>Vegetable and vegetable products</i>							
Potato	..	..	..	174	0·85	23	0·40
Muli, turnip, radish	..	..	..	53	0·08	10	0·06
Arum	..	..	..	5	0·01	1	0·02
Other root vegetable	..	..	..	9	0·01	3	0·02
Brinjal	..	..	..	139	0·51	16	0·22
Cauliflower	..	..	..	8	0·03	..	..
Cabbage	..	..	..	10	0·05	..	..
Ladiesfinger	..	..	..	43	0·11	5	0·07
Tomato	..	..	..	88	0·39	15	0·20
Cucumber	..	..	..	2	..	..	..
Pumpkin	..	..	..	8	0·01	2	0·01
Gourd	..	..	..	7	0·02	..	..
Karela	..	..	..	33	0·08	4	0·06
Bean	..	..	..	12	0·02	3	0·04
Pea	..	..	..	1	0·01	..	..
Other non-leafy vegetables	..	..	..	57	0·11	9	0·08
Palak	..	..	..	5	0·01	1	0·01
Amaranth chalai	..	..	..	15	0·10	2	0·02
Other leafy vegetables	..	..	..	170	0·55	27	0·22
Sub-total : vegetables and products ..				232	2·95	33	1·43

APPENDIX II—*contd.*

1				2	3	4	5
<i>Fruits and fruit products</i>							
Banana, plantain	..	..	..	3	0·01	..	..
Lemon ..	..	..	..	1	0·00	..	..
Mango ..	..	..	..	2	0·00	..	..
Coconut	..	..	..	1	0·01	..	..
Apple ..	..	..	..	1	0·01		
Dried fruits	..	..	..	1	0·00	..	..
Sub-total: fruits and products	..			6	0·03	..	..
<i>Sugar, honey, etc.</i>							
Sugar-crystal	..	..	..	53	0·51	4	0·09
Gur ..	..	..	..	15	0·07	2	0·08
Sub-total: sugar, etc.	..	..		59	0·58	6	0·17
<i>Non-alcoholic beverages</i>							
Tea-leaf	..	..	..	48	0·22	5	0·06
Coffee-powder or seed	..	..	..	1	0·03	..	..
Sub-total: non-alcoholic beverages, etc.				49	0·25	5	0·06
<i>Prepared meals and refreshment</i>							
Meals ..	..	..	..	6	0·72	5	1·55
Snack-saltish	..	..	..	79	0·33	8	0·12
Snack-sweet	..	..	..	34	0·09	..	..
Hot drink—tea	..	..	..	49	0·45	12	1·15
Others ..	..	..	..	35	0·17	5	0·20
Sub-total: prepared meals, etc.	..			152	1·76	22	3·02
Total: food	..			..	38·56	..	21·12
<i>Pan, supari, tobacco and intoxicants—</i>							
<i>Pan, supari</i>							
Pan—leaf	..	..	..	14	0·02	2	0·01
Pan—finished	..	..	..	128	0·34	21	0·29
Supari	..	..	..	2	0·02	..	..
Lime ..	..	..	..	1	0·00	..	..
Katha ..	..	..	..	2	0·00	..	..
Sub-total: pan, supari	..			141	0·38	23	0·30

APPENDIX II—*contd.*

1	2	3	4	5
<i>Tobacco and products</i>				
Bidi .. .. .	125	1.05	17	1.06
Cigarette .. .. .	7	0.04	2	0.02
Chewing tobacco .. .. .	34	0.12	3	0.14
Smoking tobacco .. .. .	56	0.31	1	0.02
Leaf tobacco .. .. .	7	0.04	1	0.02
Hukka tobacco prepared .. .. .	2	0.00	..	..
Powdered tobacco for cigarettes .. .. .	1	0.01	..	..
Others .. .. .	106	0.39	12	0.20
Sub-total: tobacco and products ..	222	1.96	30	1.46
<i>Alcoholic beverages and intoxicants</i>				
Toddy neera .. .. .	1	0.04	..	..
Country liquor .. .. .	126	2.30	18	1.06
Bhang .. .. .	3	0.03	..	..
Others .. .. .	76	1.20	9	0.40
Sub-total: alcoholic beverages, etc. ..	191	3.57	27	1.46
Total: pan, supari, tobacco and intoxicants .. .. .	..	5.91	..	3.22
<i>Fuel and light</i>				
Fire-wood and chips .. .. .	238	3.52	37	1.78
Coal and coke .. .. .	3	0.11	..	..
Kerosene oil—fuel .. .. .	1	0.00	..	..
Kerosene oil—lighting .. .. .	226	0.87	33	0.47
Match box .. .. .	196	0.21	25	0.14
Total: fuel and light ..	240	4.71	38	2.39
<i>Housing</i>				
<i>Rent for housing</i>				
Rent for residential house .. .. .	1	0.01	1	0.02
House rent—owned/free .. .. .	238	5.32	36	3.39
Sub-total: housing ..	238	5.33	37	3.41

APPENDIX II—*contd.*

1	2	3	4	5
<i>House repairs and up-keep</i>				
Repairs .. .. .	1	0.00	..	..
Sub-total: house repairs and upkeep	1	0.00	..	..
<i>Furniture, etc.</i>				
Bedstead, cot .. .. .	1	0.04	..	..
Sub-total: furniture, etc.	1	0.04	..	..
<i>Household appliances</i>				
Box, trunk .. .. .	1	0.03	1	0.13
Suitcase, attache-case..	1	0.00	..	..
Utensil—earthenware .. .. .	108	0.32	16	0.25
Utensil—stainless steel .. .. .	2	0.03	..	..
Utensil—aluminium .. .. .	2	0.02	2	0.08
Utensil—others .. .. .	13	0.04	1	0.01
Chinaware .. .. .	1	0.00	..	..
Bucket .. .. .	1	0.01	..	..
Broom .. .. .	61	0.09	8	0.06
Rope-string .. .. .	1	0.00	..	..
Sub-total: household appliances ..	135	0.54	20	0.53
<i>Household services</i>				
Domestic servant, ayah .. .. .	2	0.12	1	0.13
Others .. .. .	1	0.03	..	..
Sub-total: household services ..	3	0.15	1	0.13
Total: housing	239	6.06	37	4.07
<i>Ready-made clothing</i>				
<i>Clothing, bedding, etc.</i>				
Dhoti .. .. .	18	0.29	1	0.15
Pyjama .. .. .	2	0.02	..	..
Trousers .. .. .	2	0.03	..	..
Half-pants .. .. .	7	0.15	2	0.14
Bush-shirt .. .. .	2	0.04	..	..



APPENDIX II—*contd.*

				1	2	3	4	5
<i>Ready made clothing—contd.</i>								
<i>Clothing, bedding, etc.—contd.</i>								
Shirt, kamiz, kurta	..	..	..	9	0.17	1	0.07	
Ganji, banian	..	..	..	5	0.02	2	0.05	
Sari	..	..	..	23	0.52	2	0.30	
Blouse, choli	..	..	..	5	0.05	3	0.13	
Petticoat	..	..	..	1	0.01	..	..	
Frocks	..	..	..	3	0.04	..	..	
Under-garments (underwear, langot, etc.)				2	0.01	2	0.05	
Chaddar, angabastram	..	..	..	1	0.02	..	..	
Gamcha	..	..	..	7	0.08	..	..	
Other knitted garments	..	..	..	2	0.02	..	..	
Sub-total: clothing (readymade, etc.)				52	1.47	7	0.89	
<i>Non-readymade clothing</i>								
Dhoti	..	..	..	3	0.09	..	..	
Trousers	..	..	..	4	0.11	..	..	
Shirt, kamiz, kurta	..	..	..	2	0.05	..	..	
Sari	..	..	..	20	0.57	5	0.65	
Blouse, choli	..	..	..	1	0.01	..	..	
Chaddar, angabastram	..	..	..	1	0.06	..	..	
Gamcha	..	..	..	6	0.05	..	..	
Poplin	..	..	..	1	0.01	1	0.05	
Others shirting and coating	..	..	..	2	0.02	..	..	
Other cloth	..	..	..	2	0.07	..	..	
Other miscellaneous clothing	..	..	..	1	0.02	1	0.10	
Sub-total: clothing (non-readymade)				37	1.06	6	0.80	
<i>Bedding</i>								
Mosquito net	..	..	..	1	0.01	..	..	
Sub-total: bedding				1	0.01	..	..	
<i>Foot-wear</i>								
Shoes	..	..	..	4	0.14	2	0.44	
Others	..	..	..	2	0.04	2	0.17	
Sub-total: foot-wear				6	0.18	4	0.61	

APPENDIX II—*contd.*

	1	2	3	4	5
<i>Miscellaneous</i>					
Washerman .. .. .	4	0.02	..	..	
Washing soap .. .. .	233	1.32	38	1.02	
Soda .. .. .	6	0.01	..	..	
Dyeing .. .. .	2	0.00	..	..	
Tailoring, mending, darning .. .. .	6	0.10	1	0.01	
Repair and maintenance of footwear .. .. .	4	0.01	..	..	
Sub-total: miscellaneous .. .. .	237	1.46	38	1.03	
Total: clothing, bedding, etc. .. .. .	238	4.18	38	3.33	
<i>Miscellaneous</i>					
<i>Personal care</i>					
Hair oil, pomade, hair cream .. .. .	200	0.81	34	0.68	
Hair lotion, shampoo, etc. .. .. .	2	0.00	..	..	
Barber .. .. .	147	0.38	20	0.31	
Toilet soap .. .. .	46	0.31	9	0.21	
Mirror .. .. .	2	0.01	1	0.02	
Face powder .. .. .	1	0.01	1	0.03	
Tooth-paste .. .. .	1	0.00	..	..	
Neem and similar stick .. .. .	143	0.07	19	0.05	
Blade .. .. .	20	0.01	..	..	
Other shaving requisite .. .. .	2	0.00	..	..	
Sub-total: personal care .. .. .	229	1.60	38	1.30	
<i>Education and reading</i>					
Books—school .. .. .	3	0.68	..	..	
Stationery—all kinds .. .. .	3	0.01	..	..	
Sub-total: education and reading .. .. .	6	0.69	..	..	
<i>Recreation and amusement</i>					
Cinema .. .. .	33	0.32	3	0.05	
Toy .. .. .	1	0.00	..	..	
<i>Pet animal and bird</i>					
Purchase and maintenance .. .. .	1	0.02	..	..	
Mela and fair .. .. .	2	0.03	1	0.07	
Club fee and other club expenses .. .. .	1	0.00	..	..	
Sub-total: recreation and amusement .. .. .	38	0.37	4	0.12	

APPENDIX II—*contd.*

1	2	3	4	5
<i>Transport and communication</i>				
Bus	2	0.06	..	..
Postage (including telegrams and money-order) .. .. .	1	0.00	1	0.00
Sub-total: transport and communication ..	3	0.03	1	0.00
<i>Subscription, etc.</i>				
Trade union .. .. .	16	0.03	3	0.01
Religious (including priests) .. .. .	2	0.02	..	..
Gift and charity .. .. .	7	0.52	2	0.82
Ceremonial not elsewhere covered .. .. .	2	0.02	..	..
Others .. .. .	2	0.01	..	..
Sub-total: subscription, etc. ..	28	0.60	5	0.83
<i>Personal effects and other miscellaneous expenses</i>				
Umbrella .. .. .	6	0.14	1	0.15
Repair and maintenance .. .. .	1	0.01	..	..
Pocket expenses not elsewhere covered .. .. .	1	0.01	..	..
Sub-total: personal effects, etc. ..	8	0.16	1	0.15
Total: miscellaneous ..	..	3.48	..	2.40
Total: consumption expenditure ..	..	62.90	..	36.53
<b>(B) NON-CONSUMPTION EXPENDITURE</b>				
<i>Interest, litigation, etc.</i>				
Remittances to dependants .. .. .	60	5.49	22	11.43
Sub-total: interest, litigation, etc. ..	60	5.49	22	11.43

APPENDIX II—*contd.*

1	2	3	4	5
<i>Savings and investments</i>				
Ornaments—gold .. ..	2	0·19	..	..
Ornaments—silver .. ..	1	0·08	..	..
Provident fund contribution ..	81	1·12	11	0·73
Others .. ..	49	3·44	2	0·41
Sub-total: savings, etc. ..	122	4·83	13	1·14
<i>Debts repaid</i>				
Debts repaid .. ..	6	0·76	..	..
Sub-total: debts repaid ..	6	0·76	..	..
TOTAL: non-consumption expenditure ..	..	11·08	..	12·57

## SUMMARY

(A) *Consumption expenditure*

Food .. ..	..	38·56	..	21·12
Pan, supari, tobacco and intoxicants ..	..	5·91	..	3·22
Fuel and light .. ..	240	4·71	38	2·39
Housing .. ..	239	6·06	37	4·07
Clothing, bedding, etc. ..	238	4·18	38	3·33
Miscellaneous .. ..	..	3·48	..	2·40
Total ..	..	62·90	..	36·53

(B) *Non-consumption expenditure*

Taxes, interest, and litigation ..	..	..	..	..
Remittances to dependants ..	60	5·49	22	11·43
Savings and investments ..	122	4·83	13	1·14
Debts repaid .. ..	6	0·76	..	..
Total ..	..	11·08	..	12·57



# ERRATA

Page No.	Chapter/ Table	Particulars	For	Read
1	2	3	4	5
6	Chapter 2	At the end of para 2·3	Insert—	Later on Joda mark was also selected for collection prices
16	Table 3·6	Against Number of members—col. 3	Insert—	137
16	Do.	Against Number of members—col. 4	137	188
16	Do.	Against Number of members—col. 5, 6, 8, 9 and 10	Insert	367, 145, 4, 7, 86 respectively
25	Table 3·15	Against Earning dependants—col. 7	9·02	0·02
25	Do.	Against non-earning dependants—col. 5	2·74	2·76
31	Table 4·4	Against Sub-total : self-employment—col. 9	0·6	0·60
41	Table 5·2	Against Fuel & ...	4·49	7·49



